

**Health benefits of  
WALKING**  
every day



*It's a gentle, low-impact form of exercise that's easy, free and suitable for people of all ages and most abilities. Here's why it's so good for you.*

**It strengthens your heart**

Regular walking has been shown to reduce your risk of heart disease and stroke. It lowers levels of LDL (bad) cholesterol while increasing levels of HDL (good) cholesterol and keeps blood pressure in check.

"Anything that raises your heart rate and gets your blood pumping is a workout for your heart and circulatory system." According to the Stroke Association, walking briskly for up to 30 minutes can help prevent and control the high blood pressure that can cause strokes – reducing your risk by up to 27 per cent.

**It lowers disease risk**

A study in the British Medical Journal showed taking more steps every day can help ward off diabetes. And according to the charity Walking For Health, regular exercise such as walking could reduce risk by up to 60 per cent. Those of us who are active have around a 20 per cent lower risk of developing cancer of the colon, breast and womb than those least active.

**It keeps weight in check**

"If you're trying to lose weight, you need to burn about 600 calories a day more than you're eating."

"Putting one foot in front of the other is one of the easiest ways to do that." A person weighing 60kg burns 75 calories simply by strolling at 2mph for 30 minutes. Increase that to 3mph and they'll burn 99 calories. Speed it up to a fast walk (4mph) and that's 150 calories – "Walking also increases muscle mass and tone and the more muscle you have, the faster your metabolism – so the more calories you burn, even at rest."

**It can help prevent dementia**

Dementia affects one in 14 people over 65 and one in six over 80. We know being active has a protective effect on brain function and regular exercise reduces dementia risk by up to 40 per cent. Older people who walk six miles or more per week could avoid brain shrinkage and so preserve memory as the years pass.

**Osteoporosis, too**

"Walking counts as a weight-bearing activity," says Amory. "It stimulates and strengthens bones, increasing their density – really important, especially for women. It also helps maintain healthy joints so may stave off conditions such as arthritis."

(To be continued in next issue.)

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**NITIRAJ ENGINEERS LTD.**  
**News Letter**  
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**NITIRAJ ENGINEERS LTD.**

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**PHOENIX**



**ISO 9001 : 2008**

From the desk of  
CEO.....

Dear Friends,

There is so much to know about History,  
Science and Innovations.

Here we are casting light on such  
few important pages from past  
to give you some glimpses of  
**the history that is glorious.**



  
Rajesh Bhatwal

**Quality Policy**

We at Nitiraj Engineers Ltd. are committed to Design, Develop, Manufacture and Service Electronic Weighing Scales, Currency Counting Machines, Auto Fare Meters, and Electronic Systems to meet Customers Requirement and Satisfaction.

This we shall achieve through the process of continual improvements in Product performance, Customer Satisfaction, Development of employees and implementing Quality Management System in all the areas of organisation to achieve Market leadership

This policy shall be reviewed for continuing suitability and shall be revised if needed

Date : 1 July 2015

**PHOENIX**

  
Rajesh Bhatwal  
CEO

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## Coins Currency & Trading

Coins is a historic object and source of information. Without coins, we would be almost in the dark about many periods of our history.

Coins also provide important chronological information in the archaeological excavations. Beside they also provides valuable information about economy - trade - monetary policy - currency system & also Art and Culture of that period.

### Ancient India

The Vedas (2000-1400 BCE) are earliest Indian texts to mention the concept of usury. The word kusidin is translated as usurer. The Sutras (700-100 BCE) and the Jatakas (600-400 BCE) also mention usury. Also, during this period, texts began to condemn usury. Vasishtha forbade Brahmin and Kshatriya varnas from participating in usury. By 2nd century CE, usury seems to have become more acceptable. The Manusmriti considers usury an acceptable means of acquiring wealth or leading a livelihood. It also considers money lending above a certain rate, different ceiling rates for different caste, a grave sin.

The Jatakas also mention the existence of loan deeds. These were called mapatra or mapanna. The Dharmashastras also supported the use of loan



Coin of  
Samudra Gupta era

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### Sale in August 2015

#### FIVE TOP BRANCHES

Dhule-Mktg.  
Jalgaon  
Akola  
Sambalpur  
Berhampur

#### TOP ZONAL MANAGER

**Dillip Kumar Panigrahi**  
- Jeypore, Sambalpur & Balangir

#### TOP RM / AREA SALES MANAGER

**Dileshwar Majhi (RM)**,  
- Berhampur Branch

#### TOP FIVE SALES EXECUTIVE

Sales Executive	Branch
Ranmale Rajesh N.	Dhule-Mkt.
Chaudhari Ravindra P.	Buldhana
Dharmaraj Mishra	Jeypore
Panchanan Behera	Sambalpur
Rabindra Kumar Behera	Berhampur

#### TOP FIVE SERVICE ENGINEERS

Ser. Engineers	Branch
Bhadage Jitendra M.	Dhule-Mkt
Singh Santosh Rajendra	Bilaspur
Koli Santosh Totaram	Jalgaon
Bhanu Pratap Choudhari	Raigarh



### Circulars - Month of September 2015

No.	Date	Subject
Circular No.5	30/09/2015	Service Revenue Incentive Scheme for the Period 01/09/2015 To 30/09/2015.



### Appointments & Promotions

#### Appointments:

- **Sharad Vijay Patil**  
As Jr. Officer - Accounts Dept - HO

#### Promotions :

- **Siddhesh Chandrashekhar Bhongre**  
As Jr. Officer - Accounts Dept.



### Dealer Desk

#### New Dealers Appointments :

- **Baba Weighing Service** - Elure (Simandhra)
- **Perfect Solution - Rajim** (C. G.)
- **Sri Varun Scales** - Secunderabad (Telangana)
- **Batra Computers (CCM)** - Khandwa (M. P.)
- **Master Mind Technologies (CCM)** - Chhindwara (M. P.)
- **Korba Telecom (CCM)** - Korba (C. G.)
- **Phoenix Electronics & Marketing (CCM)** - Karimnagar (Telangana)
- **Nandecha Scale** - Ratlam (M. P.)
- **Eureka Marketing Concern (CCM)** - Burdwan (West Bengal)
- **Saikripa Electronics (CCM)** - Virar (M. S.)
- **Sahara Scale Services** - Dombivli (M. S.)
- **Aqua Green** - Srinagar (J & K)
- **Sai Engineers** - Shankarnagar (M. S.)
- **Tech Care (CCM)** - Latur (M. S.)
- **GVC Electronics (CCM)** - Nanded (M. S.)
- **Amit Electronics & Mobiles (CCM)** - Hingoli (M. S.)
- **Atul Scale Company** - Yavatmal (M. S.)
- **Microtech Automation (CCM)** - Pune (M. S.)
- **Yashlaxmi Electronic Weighing Scale Sale** - Jalgaon (M. S.)
- **H A Hardware Store** - Anantnag (J & K)
- **Siyaram Enterprises (CCM)** - Durg (C. G.)

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### Focus of the Month - September 2015

#### PBMI model with Autocutter Printer

We are providing PBMI-200 Printer models with Auto Cutter Printer.

This printer prints the slip of BMI information of the person and then it is automatically cut.

This reduces pulling of paper in incorrect way and also reduces misuse of paper.



### Dealers Training

Dealers Training Programme was organized at Head Office. Dealers from, Uttar Pradesh, Madhya Pradesh, Andhra Pradesh, Jammu and Kashmir, Maharashtra and Karnataka attended the Training sessions. Rajesh Bhatwal Sir provided guidance to the team and upgraded with latest updations in all models. Mr. Sandeep Thorat provided Technical information about the models.



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## Coins - Currency & Trading

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deeds. Kautilya has also mentioned the usage of loan deeds. Loans deeds were also called malekhaya.

Later during the Mauryan period (321-185 BCE), an instrument called adesha was in use, which was an order on a banker directing him to pay the sum on the note to a third person, which corresponds to the definition of a modern bill of exchange. The considerable use of these instruments have been recorded. In large towns, merchants also gave letters of credit to one another.

### Medieval era

The use of loan deeds continued into the Mughal era and were called dastawez. Two types of loans deeds have been recorded. The dastawez-e-indultalab was payable on demand and dastawez-e-miadi was payable after a stipulated time. The use of payment orders by royal treasuries, called barattes, have been also recorded. There are also records of

Indian bankers using issuing bills of exchange on foreign countries. The evolution of hundis, a type of credit instrument, also occurred during this period and they continue to be in use today.

Banking in India in the modern sense originated in the last decades of the 18th century. The among the first banks were Bank of Hindustan, which established in 1770 and liquidated in 1829-32; and General Bank of India, established 1786 but failed in 1791.

The largest bank, and the oldest still in existence, is the State Bank of India. It originated as the Bank of Calcutta in June 1806. In 1809, it was renamed as the Bank of Bengal. This was one of the three banks funded by a presidency government, the other two were the Bank of Bombay and the Bank of Madras. The three banks were merged in 1921 to form the Imperial Bank of India, which upon India's independence, became the



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State Bank of India in 1955. For many years the presidency banks had acted as quasi-central banks, as did their successors, until the Reserve Bank of India was established in 1935, under the Reserve Bank of India Act, 1934.

In 1960, the State Banks of India was given control of eight state-associated banks under the State Bank of India (Subsidiary Banks) Act, 1959. These are now called its associate banks. In 1969 the Indian government nationalised 14 major private banks. In 1980, 6 more private banks were nationalised. These nationalised banks are the majority of lenders in the Indian economy. They dominate the banking sector because of their large size and widespread networks.

The Indian banking sector is broadly classified into scheduled banks and non-scheduled banks. The scheduled banks are those which are included under the 2nd Schedule of the Reserve Bank of India Act, 1934. The scheduled banks are further classified into: nationalised banks; State Bank of India and its associates; Regional Rural Banks (RRBs);

Coin of East India Company



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One of the rare coins

foreign banks; and other Indian private sector banks. The term commercial banks refers to both scheduled and non-scheduled commercial banks which are regulated under the Banking Regulation Act, 1949.

Generally banking in India was fairly mature in terms of supply, product range and reach even though reach in rural India and to the poor still remains a challenge. The government has developed initiatives to address this through the State Bank of India expanding its branch network and through the National Bank for Agriculture and Rural Development with things like microfinance.

Coin of Gandhara State (6-4 cc BC)



Banknote  
"Rupees two annas eight." India

