



Practicing retirees

This doctor couple quit private practice to hang up their boots and shifted to a retirement home—only to realise that they wanted to continue working.



Ramdas & Sushila Aggarwal,
Bhiwadi | 72 & 71 years

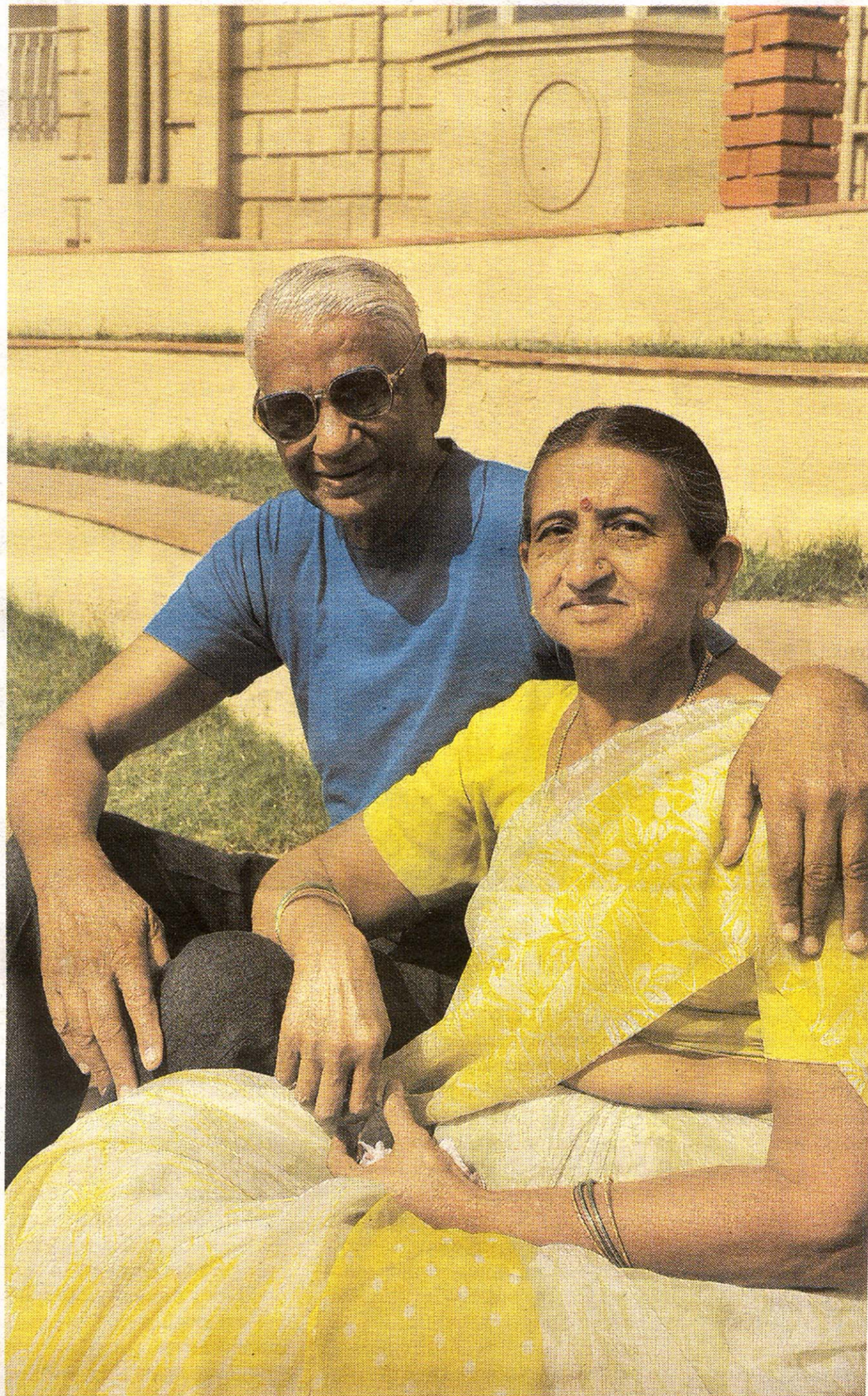
AMIT SHANBAUG

Saving lives can be addictive. So compelling is the call that it can blur the bounds of retirement, a milestone priority for most. This doctor couple tried to defy the impulse, but failed. They tasted retirement and rejected it. So even though there's nothing singular about a doctor working through the sunset years, Ramdas Aggarwal and his wife Sushila, are different. For, unlike most doctors who establish their own practice after quitting work, the two packed up their nursing home to work in related fields. At 72, Ramdas offers consultancy at Vinayak Hospital in Bhiwadi, while 71-year-old Sushila organises medical camps in villages. More uniquely, they did this after selling their home in Bilaspur, Chhattisgarh, and shifting to a retirement resort at Bhiwadi, Rajasthan.

Both their careers took off the usual way, with a medical degree, and followed identical graphs. After graduating from the Gwalior Medical College (Ramdas) and Grant Medical College (Sushila) in 1964, the two joined the Bilaspur District Medical Hospital in 1966. In 1971, both shifted to the Madhya Pradesh Electricity Board at Korba and stayed there till 1977. "Bilaspur and Korba were earlier in Madhya Pradesh. It was a tough job with limited resources in both the places, but we enjoyed helping people," says Ramdas.

"As we had joined and resigned at the same time, it was logical that we decide to start private practice together. We did this at Korba in March 1977," says Ramdas. "When we decided to set up the practice, we didn't have any funds. So we took a small place on rent and started work as general practitioners," he says. They managed to save some money over the next four to five years and used it to buy a small house, which they converted into a nursing home.

For the next three decades, they ran the nursing home and raised two



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children, both of whom are practicing orthodontists today. "Our children—43-year-old Jaishree and 40-year-old Sanjay—are well-settled at Nawalgadh (Rajasthan) and Korba, respectively. So, three years ago, we decided to wind up our business and enjoy retired life. We wanted to take life easy by quitting active work," says Ramdas.

The couple sold off the nursing centre and home at Korba in February 2008 and bought an apartment at a retirement resort at Bhiwadi. After investing most of

their wealth in a variety of options, the couple purchased a flat for ₹20 lakh at Ashiana Utsav.

"When I was 69 years old, I thought it would be better if I have people to take care of me and my wife. We were essentially looking forward to a stress-free life without depending on anyone," says Ramdas.

For the first two years, Ramdas and Sushila enjoyed their retired life to the hilt. However, it took only a couple of years to wean them off the good life. "After a few months of doing nothing, both of us started getting bored. I had a lot of offers from

Jobs for retired docs

Explore these avenues if you don't want to set up your own practice after quitting.

- **Social initiatives:** You can work with an NGO to set up health camps in rural areas, conduct surgeries, train midwives and teach about first aid.
- **Research:** Retired doctors can work in research labs of pharmaceutical firms.
- **Medical journals:** Publishing houses are always on the lookout for doctors who can research and edit medical or science books and journals.

various hospitals to provide health consultancy services for their corporate clients," he says. He deliberated on the offers and eventually picked Vinayak Hospital.

"As a part of my agreement with the hospital, I offer health check-ups to the employees of some industries every day," he says. He drives down to these companies and it's "just like the old times". "I feel like I'm back in the past, driving down to the medical centre to meet my patients. Though the job profile is completely different from what I used to do earlier, it keeps me on my toes. I love doing my job and it enables me to keep myself updated with the latest medical developments," says the septuagenarian.

Most of the people he attends to have stress-related ailments, says Ramdas. "Nearly 90% of my patients have a difficult work schedule and a poor lifestyle. Most of them suffer from fatigue and other stress-related issues. Their schedule is so tight that they don't even manage to eat on time," he says. "I advise them to cultivate a hobby and take adequate rest. This helps rejuvenate the body," he says.

Meanwhile, Sushila has decided to hold medical camps for the residents of two villages near Bhiwadi, which have been adopted by the Ashiana Utsav as part of its social initiative. "Money is no longer important for us. We just hope to be in good health and help people for as long as we can," says Sushila.

Still, the money they earn from their current initiative is not unwelcome. Ramdas earns ₹15,000-20,000 per month for providing consultancy. "I also get nearly ₹2.5 lakh as interest income from the money that I have invested in various fixed deposits and income schemes," he says. This is more than enough to help them lead a comfortable life. More importantly, it allows them to do what they love doing the most.



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