

6th Semester

Nutrition Honours

(2019 - 2020)

Paper - DSE3

Personal and food Service management

What is Food service organization?

Food service organization is large and encompasses that place institution and companies that are responsible for any food and beverage preparation outside the home. These vary from expensive hotel and restaurants to less expensive outlets such as fast food outlets, food services in canteen in school, college, university etc.

Definition of food service management:

Food service management is the art of providing food and beverages aesthetically and scientifically to a large number of people in a satisfactory and cost effective way. It requires a professional approach along with special skills, knowledge and vigilance at each and every stage of food service and operation.

Food service industry may also be referred to as "catering industry".

Types of organization for food service OR Sector of the food service industry:

Industry selection - HK terminology	Purpose of the food service operation	Historical Summary
Hotel, motel and other tourist accommodation	Provision of food and drink together with accommodation service.	Supported by development in transport and business and leisure related tourism.
Restaurants including conventional and specialist operations.	Provision of food and drink generally at the high price with levels of service.	Grew out of hotel restaurants (which were originally high-ly formal) through chefs wishing to start their own.
Popular catering including cafes, pizza, grills and steak house.	Provision of food and drink generally at low/medium price with limited levels of service and often high customers through put.	Has gone through various phases.
Fast food including Mc-donalds and burger king, kfc, etc.	Provision of food and drink in highly specialized environment characterized by high labour costs and vast customers.	Heavily influenced by USA concepts highly sophisticated meal packaging and marketing.
Take away including ethnic, snacks, fish and chips, sandwich bars.	Fast provision of food and drink.	Developed from a variety of concepts

Industry Selection-HK terminology

Purpose of the food service operation

Historical Summary

Outdoor catering (one) on off premises catering on event catering

Provision of food and drink away from home base Suppliers usually associated with a major event

Development through the need to provide services at special events. The term one is misleading as little of this catering actually takes place outside.

Retail stores

Fast provision of food and drink.

Developed originally from prestigious stores wishing to provide food and drink as part of the retailing experience.

events/banqueting conferencing exhibitions

Provision of large scale food and drink from events.

originally associated with hotels but has now become major sector in its own right.

Leisure attractions such as theme park, museums, galleries, cinemas and theatres

Provision of food and drink to people engaged in another pursuit

An increase in leisure have made profit from food and drink.

Industrial catering either in house operations or through catering food service contractors.

Provision of food and drink to people at work.

Developed out of recognition that better fed workers work better

Stations

and drink, together with petrol and other retail services, often in isolated.

advent of motorway building.

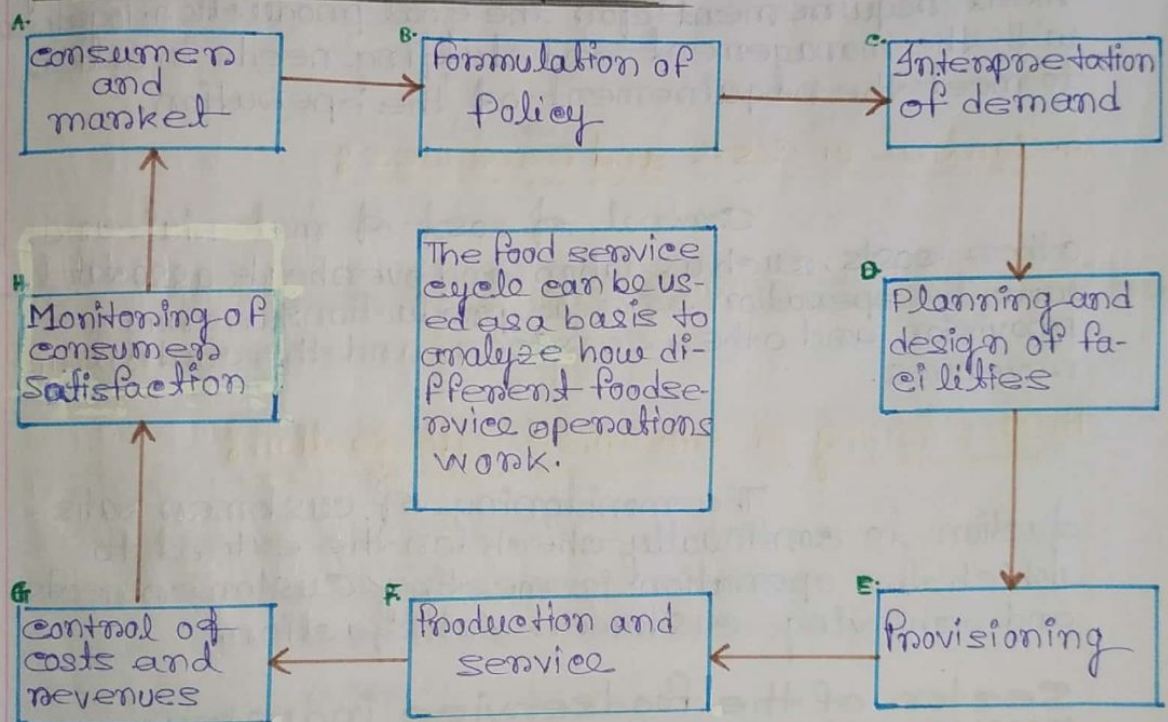
Transport catering including railways, airline and marine

Provision of food and drink to people on the move.

Grew out of the need to meet the demands of the travelling public. Originally service were of high levels, reflecting the type of travelers. Eventually changed to meet the needs of a wide range of travelers.

Industry selection-HK terminology	Purpose of the food service operation	Historical Summary
Welfare catering on social caterers/food service (student health care, institutional and need).	Provision of food and drink to people in colleges, universities, the armed forces and to people through established social need.	Highly regulated and maintained.
Licensed trade including wine bars, licensed clubs and members club.	Provision of food and drink in an environment dominated by licensing requirements.	Developed from bars and other drinking places with increased regulation and liquor licensing requirements.

Technique of effective management on The food Service operation/cycle :



A. Consumer and market :

Targed the consumer needs and market potential.

B. Formulation of Policy :

The formulation of policy and business objectives guide the choice of operational methods that will be used.

C. Interpretation of demand:

The interpretation and design of facilities required for the food and beverage operations and the plant and equipment required.

D. Planning and design of facilities:

The planning and design of facilities required for the food and beverage operations and the plant and equipment required.

E. Provisioning:

The organization of provisioning for food and beverages and other purchasing requirement to meet the needs of the food production, beverage provision and service method being used.

F. Production and services:

Knowledge of the operational and management requirement for the food production. Together with the management and staffing needs in order to meet the requirement of the operation.

G. Control of costs and revenues:

Control of cost of material and other costs, such as labor and overheads, associated with the operation of food production, beverage provision and other services, and the control on revenues.

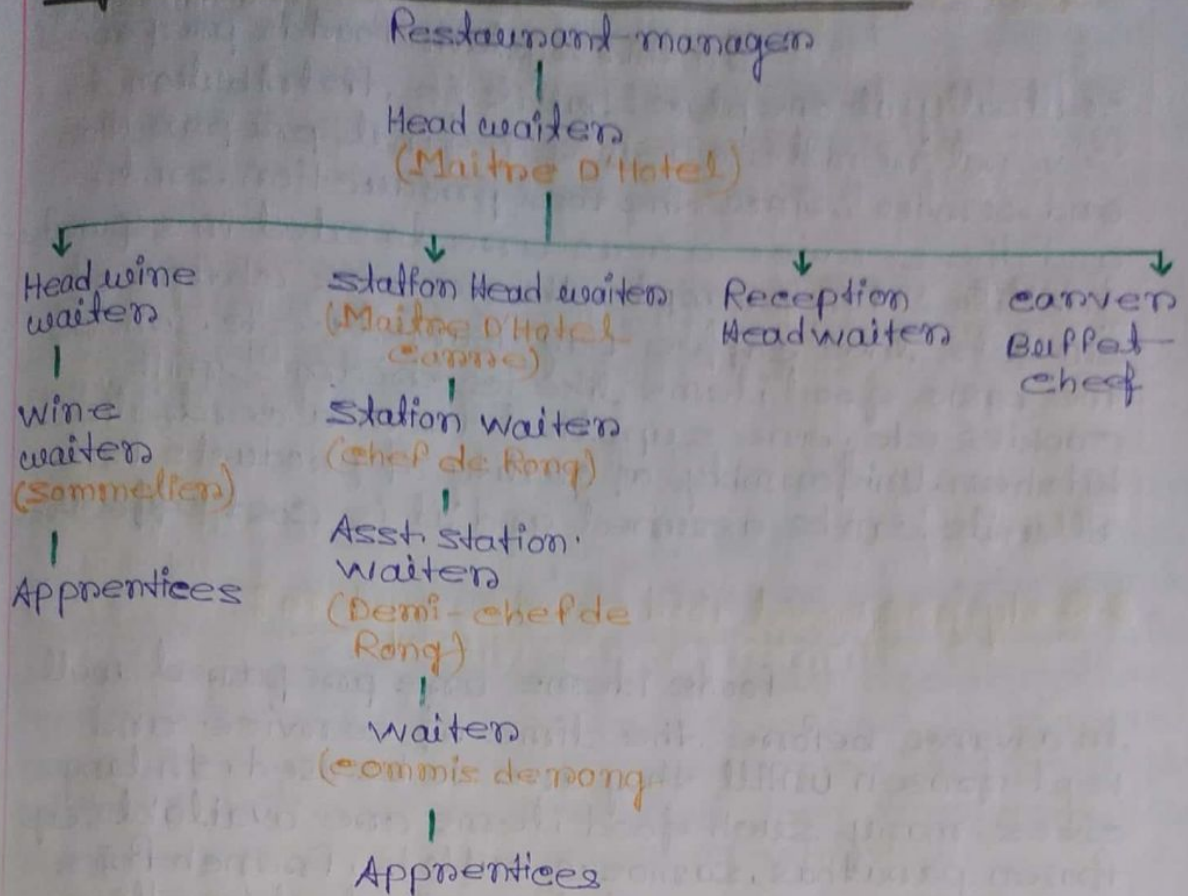
H. Monitoring of consumer satisfaction:

The monitoring of customer satisfaction: to continually check on the extent to which the operation is meeting customer needs and achieving customer satisfaction.

Sector of the foodservice industry:

Restaurants	Hotel/Accommodation	Popular catering	Fast food
Takeaway	Retail stores	Events/exhibitions	Leisure attractions
Outdoor catering (opc)	Industrial catering	Motorway service	Transport catering
	Welfare catering or social caterer	Licensed trade	

Organizational chart - Restaurant Team



Types of food service system/Technique of effective management:

There are basically 4 types of food service system —

1. Convention food service system.
2. Commissary food service system.
3. Ready prepared food service system.
4. Assembly service system.

1. Convention food service system:

Food is prepared in a kitchen on the premises where the food is to be served. Food is held hot or cold and served as soon as possible. The food may be distributed for service directly to an adjacent service area e.g., in cafeterias, restaurants, dining halls of hostels. Alternatively it may be carried on trays e.g., served to patients in hospitals. Distribution costs are minimal.

2. Commissary food service system:

In this system, food is prepared centrally at one place, but it is distributed to several remote areas for final preparation and service. Since the food production centre and the service areas are located in separate facilities. For example, there are chains of outlets like coffee Day, Barista etc. where the basic food items like ice-cream, milk cookies etc. are supplied from a centralised kitchen. Uniformity of quality of products for all units can be assured and it is cost effective.

3. Ready prepared food service system:

Food items are prepared well in advance before the time of service and kept frozen until they are to be used. In large cities, many such food items are available e.g. frozen panathas, samosas, cutlets, French fries etc. Extreme care must be taken in food handling procedure to prevent contamination and spoilage.

4. Assembly service system:

In this, fully prepared foods are purchased from manufacturers and only finishing processes such as seasoning, Thawing, reheating is done at the place of service. These operations require minimal cooking at the point of service e.g., sale of 'goli gappas'.

Management in Food service :

Management is a process of using resources to achieve goals through various interacting elements. These resources in general are known as G.M's - money, material, manpower, machines, minutes and markets.

Management includes several functions - planning, organising, delegating, motivating, directing, reporting, budgeting and coordinating the entire process. Let us briefly discuss each of these:

Planning: The objective of planning is to think in advance, determine clear objectives and policies, and select an appropriate course of action in order to accomplish the goals, planning includes formulating a plan of action in accordance with the objective and policies, delegating work to various staff members to ensure smooth functioning of the organisation. It is short term and long term, and also require day-to-day planning of activities.

Organisation: This involves identifying the tasks of the organisation and dividing it into positions, and dividing it into positions, and the jobs and tasks each position demands, grouping together workers of one particular skill and ability together in order to use human resource and other resources effectively and efficiently.

Staffing: The function involves employing and training human resource. It is important to hire persons with the required knowledge and skills so that the desired result are obtained in accordance with the goals and objectives.

Directing and Delegation: This requires the skills and ability for making decisions quickly, on an on-going basis.

Delegation involves distribution of workloads to appropriately qualified individuals at various levels within the organisation.

Controlling: This aspect is important to ensure that the performance is in accordance with the plans. This also includes cost control, which is very essential for financial operations. All items of income and expenses are to be monitored and controlled.

Coordinating: The function helps in interlinking and interconnecting various types of activities for smooth running of the organisation and achieving its objectives.

Reporting: This requires keeping the different authorities of a department, e.g. managers, executives, informed about the various tasks through reports, papers and records. This needs to be done to ensure smooth functioning.

FOOD MATERIAL MANAGEMENT

a) Definitions of Material Management:

Defined of material management as Bailey and Farnen. Materials management is the management of the flow of materials into an organization to the point where, those materials are converted into the firm's end products.

Defined of material management as Thomas F. Wallace and John R. Dougherty. Materials management is the grouping of management functions supporting the complete cycle of material flow from the purchase and internal control of production materials to the planning and control of work in process to the warehousing, shipping, and distribution of the finished product.

■ Meaning of Material Management:

Materials management involves planning, programming, organizing, directing, controlling and co-ordinating the various activities concerning the materials.

Materials Management involves :

- Materials planning and programming
- Raw material purchase
- Receiving, store keeping, and warehousing
- Issuing of material
- Inventory control
- Value engineering
- Transportation of materials
- Vendor development
- Vendor rating
- Disposal of scrap and surpluses.

Importance of Material Management:

- Material cost can be low.
- Better handling of materials.
- Reduction in duplicate orders.
- Materials will be on the side when need.
- Risk of inventory loss minimize.
- Stock reduction.
- Improvement in labour productivity.
- Reduction of loss of time of direct labour on labour saving.
- Quality control.
- Better relations with supplier.
- Better cash flow managements.
- Control of manufacturing cycle.
- Materials congestion in storage places avoided.
- Improvement in delivery of product.

b) What is purchasing?

Purchasing is the first phase of Materials Management. Purchasing means procurement of goods from some external agencies.

According to Westing, Fine and Zen2 "Purchasing is a managerial activity that goes beyond the simple act of buying. It includes:

- Research and development for the proper selection.
- follow-up to ensure timely delivery.
- Inspection
- storekeeping
- Accounting operations.

Major principle of purchasing:

Some of the major principle of purchasing are:

- | | |
|--------------------|--------------------|
| i) Right Quality | iv) Right source |
| ii) Right Quantity | v) Right price and |
| iii) Right Time | vi) Right place |

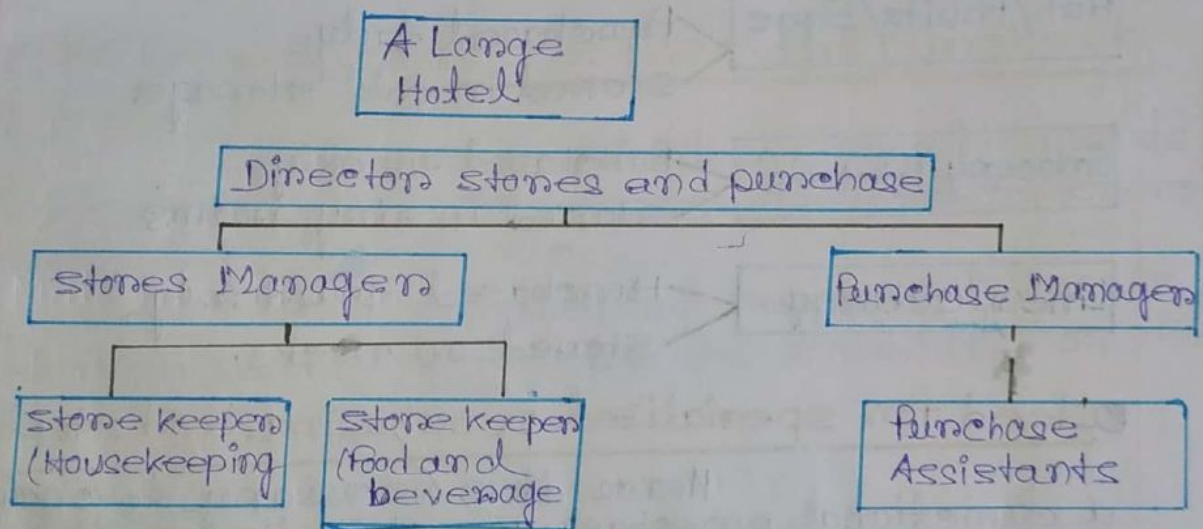
■ Objective of purchasing:

The specific objectives of purchasing are:

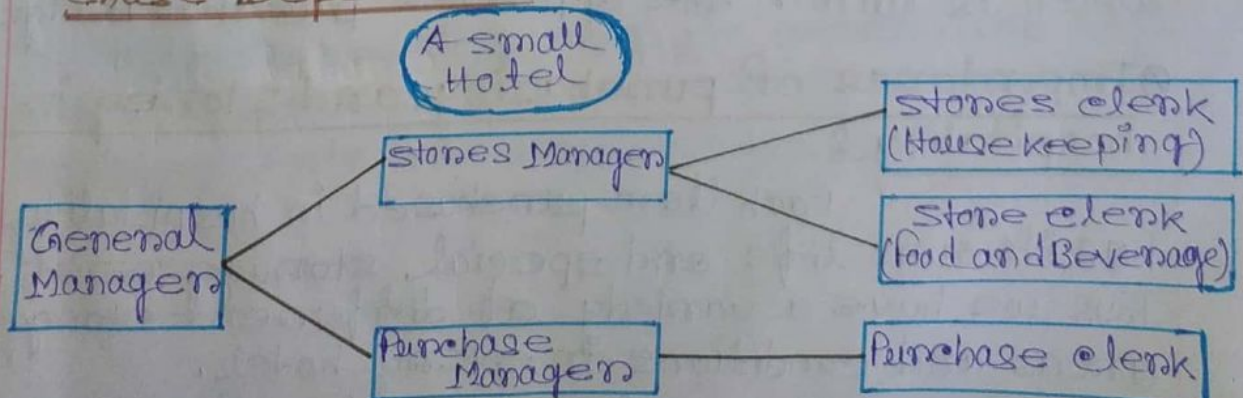
- To pay reasonably low prices for the best values obtainable.
- To keep inventories as low as is consistent with maintaining production.
- To develop satisfactory sources of supply.
- To maintain good relations with vendors.
- To achieve a high degree of co-operation.

❖ Storeroom Management:

① The organization chart of stores and purchase Department:



② The organization chart of stores and purchase Department:



Purchase Manager Duties and Responsibilities:

- Reporting to senior management.
- Manage purchase, receiving, storage and cellars.
- Conduct market surveys.
- Invite and analyze quotations.
- Sample testing.
- Supplier selection, evaluation.
- Prices trends analysis.
- Cash purchases.
- Liaison with kitchen and all other sections in the hotel.

Need for specialized purchasing and storing:

Purchasing/storing techniques vary greatly depending on the item being procured.

Fish/Fruits/Eggs	<div>Purchased daily Stored in cold storage</div>
-------------------------	---

Grocery/Potatoes	<div>Purchased weekly Stored in airy rooms</div>
-------------------------	--

Linen/Cutlery	<div>Purchased quarterly Stored on racks.</div>
----------------------	---

Need for specialized purchasing and storing:

Hence it is necessary to create a functional purchasing system that will supply the quality and quantity of raw materials required for smooth operations at the cost which is within the approved purchase Budget.

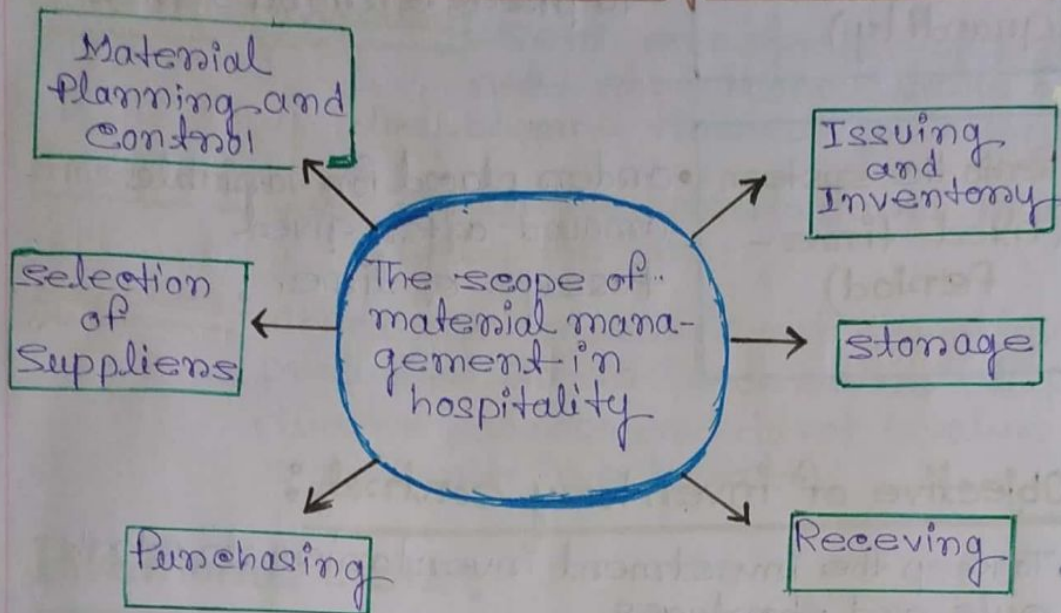
Importance of purchasing and storing in hospitality:

Each item purchased in hospitality has its own life and special storage needs. Thus we have a variety of different storage areas and conditions in every hotel.

Purchasing of perishables in much

more complex compared to that in manufacturing units. Purchase Agent has to assess quality of products objectively and subjectively.

● The scope of material management in hospitality:



● The organization of stores and purchase Department:

Hierarchy within department depends on number guest rooms, restaurants, conference rooms, banquet halls etc.

Hence allocation of responsibilities is complex and depends upon the standard of the hotel/catering unit.

c) Definition of inventory control:

Inventory control is a scientific system which indicates as to what to order, when to order, and how much to order, and how much to stock so that purchasing costs and storing costs are kept as possible.

Inventory Control Systems :

Continuously
System
(fixed-order-
Quantity)

- Constant amount ordered when inventory declines to predetermined level

Periodic system
(fixed-time-
Period)

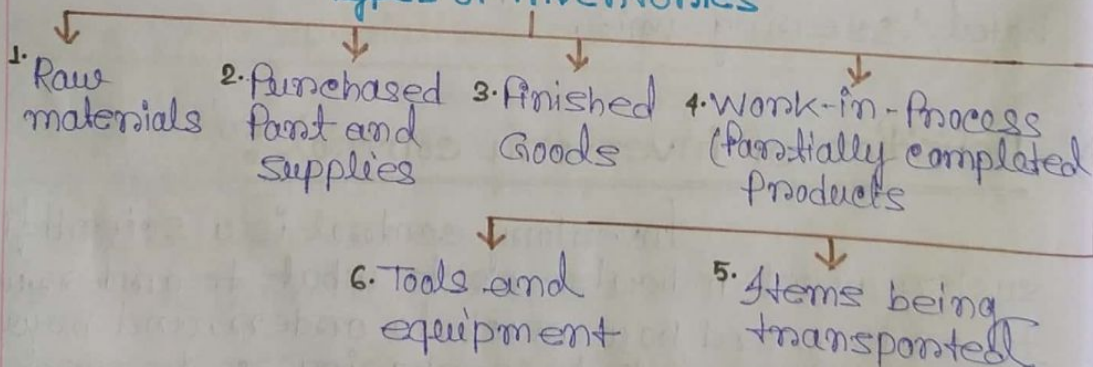
- Orders placed for variable amount after fixed passage of time.

Objective of inventory control :

- To keep the investment inventories to stock outs and shortages
- To avoid carrying cost.
- To improve quality of care with less inventory.
- To avoid obsolescence of inventories.

Types of Inventories :

Types of Inventories



■ Nature of Inventories :

Raw Materials : Basic inputs that are converted into finished product through the manufacturing process.

work-in-progress : Semi-manufactured product need some more works before they become finished goods for sale.

finished Goods : Completely manufactured products ready for sale.

Supplies : Office plant materials not directly enter production but are necessary for production process and do not involve significant investment.

■ Inventory costs :

1. Carrying Costs : cost of holding and item in inventory.

2. Ordering Costs : cost of replenishing inventory.

3. Shortage Costs : temporary or permanent loss of sales when demand cannot be met.

1. What is personnel Management?

It is the planning, organizing, compensation, integration and maintenance of people for the purpose of contributing to organizational, individual and societal goals. It is that part which is primarily concerned with human resource of organization.

2. Recruitment:

There are 2 types of recruitment.

i) Internal Recruitment:

Internal Recruitment is a recruitment which takes place within the concern or organization. Internal sources of recruitment are:

Internal recruitment sources are primarily:

- Transfers
- Promotions (through Internal Job Posting)
- Re-employment of ex-employees.

ii) External Recruitment:

External sources of recruitment have to be solicited from outside the organization.

Some external recruitment sources are:

- Advertisement
- Employment Agencies
- Educational Institutions
- Recommendations
- Labor Contractors.

3. Selection

It is the process of putting right men on the right job. It is a procedure of matching organizational requirements with the skills and qualifications of people.

Effective Selection can be done only when there is effective matching. By selecting best candidate for the required job, the organization will get quality performance of employees.

■ Selection Process :

• Preliminary Interview :

It is used to eliminate those candidates who do not meet the minimum eligibility criteria laid down by the organization.

• Written Tests :

various written tests conducted during selection procedure are aptitude test, intelligence test, reasoning test, personality test, etc. These tests are used to objectively assess the potential candidate.

• Employment Interviews :

It is a one to one interaction between the interviewer and the potential candidate. It is used to find whether the candidate is best suited for the required job or not.

• Medical examination :

Medical tests are conducted to ensure physical fitness of the potential employee. It will decrease chances of employee absenteeism.

• Appointment Letter :

A reference check is made about the candidate selected and then finally he is appointed by giving a formal appointment letter.

4. Training :

Training is the process of enhancing the skills, capabilities and knowledge of employees for doing a particular job.

Training process molds the thinking of employees and leads to quality performance of employees. It is continuous and never ending in nature.

Benefits of Training:

• Improves morale of employees:

Training helps the employee to get job security and job satisfaction. The more satisfied the employee is and the greater is his morale, the more he will contribute to organizational success and the less there will be employee absenteeism and turnover.

• Less Supervision:

A well trained employee will be well acquainted with the job and will need less of supervision. Thus, there will be less wastage of time and efforts.

• Fewer Accidents:

Errors are likely to occur if the employees lack knowledge and skills required for doing a particular job. The more trained an employee is, the less are the chances of committing accidents in job and the more proficient the employee becomes.

• Chances of promotion:

Employees acquire skills and efficiency during training. They become more eligible for promotion. They become an asset for the organization.

• Increased Productivity:

Training improves efficiency and productivity of employees. Well trained employees show both quantity and quality performance. There is less wastage of time, money and resources if employees are properly trained.

Methods of Training:

• On The Job Training:

On the job training methods are those which are given to the employees within the everyday working of a concern. The motto of such training is "learning by doing".

• Off The Job Training:

Off the job training methods are those in which training is provided away from the actual working condition. Off the job training is also called as vestibule training, i.e., the employees

are trained in a separate area (maybe a hall, entrance, reception area, etc. known as a vestibule) where the actual working conditions are duplicated.

5. Work Standard:

• Employee Indiscipline:

It is when the employees do not behave as per the accepted norms of behavior. Absenteeism, change in employee's behavior, slow performance and grievances are all forms of employee indiscipline.

• Employee Grievance:

The employees also expect from the management to provide them a safe working environment, fair treatment, proper incentives, participation in decisions, and needs satisfaction. The failure on part of management to meet these expectations is termed as employee grievance.

• Employee Stress:

It is when the employees fail to meet their own expectation whether in terms of personal goals, career goals, performance, self-respect, etc.

What is performance management on productivity?

Performance management on productivity is a process of ensuring that set of activities and outputs meets an organization's goals in an effective and efficient manner. Productivity can focus on the performance of an organization and employee. It can include specifying tasks and outcomes of job, providing timely feedback and comparing employee's actual performance and behaviour with desired incentives.

❑ Motivation incentives for effective performances or benefits of performance management :

Managing employee on system performance and aligning their objectives facilitates the effective delivery of strategic and operational goal. For effective employee performance management organization used and integrated software for operational efficiency benefits and unlocking the latent potential in every employees work day and benefits may include —

- Direct financial gain by grow sales, reduced cost in the organizations, decrease the time for strategic operations.
- Motivated work force to optimizes incentive plans to specific goals, to improve employee engagement and create transparency.
- Improved management control by flexible and responsive to management needs, display data relationship and provide well documentation.

Labour Policies and Legislation:

What is Labour policies India?

"Labour policy in India" has been evolving in response to specific needs of the situation to suit requirements of planned "Economic Development and social Justice". has two-fold objective viz, Labour policies are devised to maintain Economic Development, social Justice, Industrial Harmony and welfare of labour in the country.

Principle of Labour policy:

- Creative Measures to attract public and private Investment.
- Creating New Jobs with New social security schemes for workers.
- Unified and Beneficial Management of funds of welfare Boards.
- Model Employee - Employee Relationships with long term settlements.
- Vital Industries and Establishments declared as "Public utilities".
- Special conciliation mechanism for projects with investments of Rs. 150 cr or more.
- Industrial Relations committees in more sectors.
- Labour Law Reforms with Times, Empowered body of experts to suggest required changes.
- Statutory amendments for expediting and streamlining the mechanism of Labour Judiciary.
- Efficient functioning of Labour Department. More Labour Sectors under Min. Wages Act.
- Modern Medical facilities for workers. Rehabilitation packages for displaced workers.
- Restructuring in functioning of Employment Exchanges with modern Technology.
- Revamping of Curriculum and Course content in Industrial Training.
- Joint Cell of Labour and Industries Department to study changes in Laws and Rules.

Importance Acts of Indian Labour Laws :

- The Apprentices Act - 1961
- The payment of wages Act - 1936
- The workmen's compensation Act - 1923
- The Factories Act - 1948
- The Industrial Disputes Act - 1947
- The Employees State Insurance Act - 1948
- The Employees PF and MP Act - 1952
- The Maternity Benefit Act - 1961
- The payment of Bonus Act - 1952
- The payment of Gratuity Act - 1972

① The Apprentices Act - 1961 :

Object of the Act - The main objectives of Apprentices Act, 1961 is "Promotion of New Manpower at skills", Improvement/Refinement of old skills through Theoretical and Practical Training in number of "Trades and occupation". The Scheme is also extended to Engineers and Diploma Holders.

In Indian the "Apprentices Act" came into force in 1961 and was amended by the Act 41 of 1986. It's also a "Statutory obligation" on the part of every Employer covered under the Act.

Payment to Apprentice :

The Minimum Rates of Stipend prescribed under the Rules as follows.

Graduate Apprentices @ Rs: 3560/- P.m., # Sandwich course (students from Degree Inst.) @ Rs: 2530/- P.m., # Technician Apprentices @ Rs: 2530/- P.m., # Sandwich course (students from Diploma Inst.) @ Rs: 2070/- P.m., # Technician (Vocational) Apprentices @ Rs: 1970/- P.m.

② Payment of Wages Act - 1936 :

Objective of the Act: The "payment of wages Act 1936" regulates payment of wages to Employees (Direct and indirect). The Act is intended to be a remedy against unauthorized deductions made by the "Employers" or unjustified delay in payment of wages, All Employees are covered

under the Act, those are drawing Average wages Rs/- 10000/- Per month.

Meaning of wages: "Wages" means all Remuneration expressed in terms of Money and include Remuneration payable under any Award or Settlement, Overtime Wages, Wages for Holiday and any Sum payable on Termination of Employment. However, it does not include "Bonus" which does not form part of Remuneration payable, value of House Accommodation, Contribution to PF and ESI, Traveling Allowance, or payment of Gratuity.

Time of Wages Payment:

If the Employee strength is Less than "1000" in any organization, then Wages shall be paid before the expiry of the 07th Day of the following month.

If the Employee strength is More than "1000" in any organization, then Wages shall be paid before the expiry of the following month.

In case of "Termination" of Employee by the Employer the wages shall be paid before the expiry of the second working day from the Date of Termination "DOT".

Deduction from wages:

The minimum Deduction can be 50% of Monthly wages, However, maximum deduction upto 75% is permissible if deduction is parting made for payment to co-operative Society. [Section 7].

Deduction on Account of Absence of Duty, Fines, House Accommodation if provided by organization, Recovery of Advance, Loans given, Income Tax, PF, ESI contribution, LIC premium, Amenities provided, deduction by orders of Court etc. is permitted.

Workmen's Compensation Act - 1923

Objective of the Act: This is an Act to provide for the Payment by certain classes of Employers to their workmen of compensation for injury by accident during the course of Employment. The Act is applicable all over the India and came into force w.e.f. 01st July 1924.

Coverage of Employees: All Employees of any Categories / capacity irrespective of their status on salaries either Directly or hired through Contractor on a person required to work abroad for the organization.

Payment of compensation Amount :

In case of Death of a workman results from the injury during the Employment Minimum Compensation for Death under the Act is RS: 120000/- or an amount equal multiplied by the relevant factor whichever is higher (subject to Max RS: 3000/- Per month 31st May 2010 as per the Minimum Rates of Wages of the State).

In case of permanent Total Disablement (PTD) of a workman Results from the Injury. Minimum Compensation for PTD under the Act is RS: 140000/- or an amount equal to 60% of the Monthly Wages of the Injured workman multiplied by the relevant factor, whichever is higher.

Employees State Insurance Act - 1948

Mission Statement:

To provide for Certain Benefits to Employees in case of Sickness, Maternity and Employment Injury and to make the provisions for Related Matters.

Objective of the Act:

The ESI Scheme is an Integrated Measure of "social Insurance" come to the Life through the "Employees' State Insurance Act - 1948". and is Designed to complete the task of protecting "Employees" as defined in the ESI Act - 1948, against the Hazards of Sickness, Maternity, Disablement or Death due to Employment Injury and to provide full Medical care to Insured persons (IP) and their families. The ESI Act is applicable across the length and breadth of the India.

• Employees PF and MP Act, 1952 :

Objectives and Mission Act :

The Mission of EPFO, is to Extend the Reach and quality of publicly managed old-age Income Security programs through consistent and even-improving standards of compliance and benefit delivery in a manner that wins the approval and confidence of Indians. The EPF and MP Act, 1952 was enacted by parliament and came into force w.e.f. 04th March, 1952 presently, the following three schemes are in operation under the Act :

- Employees provident fund Scheme 1952
- Employees Deposit- Linked Insurance Scheme, 1976.
- Employees pension Scheme 1995 (replacing the Family Pension Scheme, 1971).

• The Maternity Benefit Act - 1961 :

Objective of the Act :

The Maternity Leave and Benefit Act is to protect the Dignity of Motherhood by providing the complete and Healthy care to the Women and her child, when she is not able to perform her duty due to her health condition. In the modern world, as the participation of Women Employees is growing in Every Industry, so the need of the Maternity Leave and other Benefits are becoming increasingly common.

Benefits under the Act :

- No deduction from Normal and usual Daily wages of a women entitled to maternity benefit.
- Light work for 10 weeks before the date of her expected delivery, if she asks for it.
- Two Nursing breaks until the child will become 15 months old.
- No Discharge on Dismissal while she is on Maternity Leave.
- No change to her Disadvantage in any conditions of her employment.

Payment of Bonus Act - 1965 :

Objective of the Act :

An Act to provide for the 'Payment of Bonus' to persons employed in certain Establishments on the basis of profits or on the basis of production or productivity and for matters connected therewith.

History of Bonus : "Bonus" is really a Reward for

Good Work or share of profit of the unit where the Employee is working. The practice of paying Bonus in India appears to have originated during 1st World War when certain textile mills granted 10% of wages as War Bonus to their workers in 1917. In certain cases of Industrial Disputes Demand for payment of Bonus was also included. In 1950, the full Bench of the Labour Appellate evolved a formula for determination of bonus.

Payment of Gratuity Act :

Objective of the Act :

An act to provide for a Scheme for the payment of Gratuity to Employees engaged in 'Factories, Mines, Oilfields, Plantations, Ports, Railway Companies, shops or other Establishments' and for matters connected therewith or incidental thereto, so far as it relates to 'Ports and Plantations'. It does not apply to the State of Jammu and Kashmir. This Act extends to the whole of India.

Meaning of Gratuity :

The 'Payment of Gratuity Act 1972' is a social Security enactment. It is derived from the word 'Gratuitous' which means 'Gift or Present'. The Gratuity is a lump sum payment to Employee when he/she Retires or Leaves the Service. It is Basically a 'Retirement Benefit' to an Employee so that he/she can Live Life comfortably after Retirement.