

Ushodayam

Newsletter of the Ushodaya Enclave, BHEL HIG 2

<https://bhelhig2.in>

Community Living

by **Shri R K Wanchoo**

Retd. Executive Director (22, Ushodaya Enclave)

Dear Fellow Residents,

India is a country of great cultural diversity - considered as the largest and most plural society in the world. Its plurality is found in its geographical, demographical, historical, political, economic and cultural spheres. The diversity manifests itself in the rich variety of languages, religions, cuisine, costumes, etc. Our constitution protects, encourages and respects this defining feature of our great nation. Not very long ago, this country where 80 percent of the population is of the Hindu faith, has had, the President who was a Muslim, the Prime Minister who was a Sikh, and the leader of the opposition in the parliament was a Christian. Such an example of religious diversity, and the associated national importance, is probably not found in any other democratic country in the world. We are fortunate to be citizens of such an enlightened and progressive country.

The concept of diversity encompasses acceptance and respect for the full range of human characteristics in their social, historical, and cultural contexts, as well as understanding that each individual, family, community, and societal group has uniqueness that makes them different from others. Diversity offers varied perspectives, and incubates innovation by bringing together different people's strengths and points of view.

Living in a socially diverse environment has many advantages. It broadens the world view of individuals and keeps the extremist views away. It promotes tolerance and understanding between different cultures, enriches our community through shared experiences, and improves the skills and creativity of individual residents. Diversity brings people different than us into our lives, teaches us empathy, closes gaps in understanding between different groups of people, and promotes spirit of human brotherhood.



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Like our nation, we are fortunate to be living in a residential colony where we have similar social diversity. Ushodaya Enclave has a residential profile which comprises multiple religions, languages and regional backgrounds. All major religions of India are represented in the colony. More than 14 Indian languages are spoken and people from East, West, North and South of India form a large, happy and vibrant community. We should celebrate our diversity!

In order to strengthen the spirit of diversity in our colony, we should encourage group interaction and programs that promote the inclusive nature of our living. We should celebrate festivals of all communities in a communal and collective manner, develop friendships and bonds between families of different backgrounds. A long festive season is ahead of us. While remembering to practice safe behaviour such as using masks and sanitizers, let us all celebrate Deepawali and Christmas this year by involving all community members and spread gaiety and happiness all around. This will be our way of lifting the gloom of the pandemic which has engulfed our society for so long.

Best wishes for the festive season ahead!



From the Editor's Desk...

We start this month's issue with an inspiring article that urges us to celebrate diversity.

We then bring you a few glimpses from the festive celebrations in our society.

Apart from the regular features, we bring you two new features this month. 'Financial & Taxation Notes' makes us aware of the key taxation provisions helpful to senior citizens as well as others. 'Hobbyists and their Hobbies' features serious hobbyists in our community with unique hobbies and skill sets.

Happy reading!

Did you know?

There is a Prehistoric Archeological Site in Lingampalli...

The list of Protected Monuments in Telangana includes the 'Lingampalli Cairns'.

A cairn is a man-made pile (or stack) of stones used as a landmark.

The Lingampalli Cairns are located within the campus of the University of Hyderabad.

Based on the findings at these cairns, archeologists have pushed back the period of Iron Age in India by a millenium!

Sources:

List of State Protected Monuments in Telangana - Wikipedia

Prehistoric and megalithic cairns vanish from capital's landscape | Hyderabad News - Times of India (indiatimes.com)

FESTIVAL
Season



Album

1. Residents offering prayers to the Jammi/Shami tree - following an ancient Dashera tradition.
2. A celebration of mother nature's bountiful gifts that support life - Bathukamma Celebrations in the Colony Eastern Park.
3. Celebrating the victory of good over evil - Ravan Dahan on Vijaya Dashami day.

MC Happenings



An informal meeting of the Management Committee with senior residents of the colony was held on 10 October 2021 to discuss and review general issues pertaining to the colony. Very useful suggestions and guidance was provided by the senior residents specifically with respect to interface with neighborhood areas.

Hobbyists and their Hobbies

Shri Ranjit Mathew (No.31, Ushodaya Enclave) has a unique hobby - restoration of old imported equipment. He picked up this hobby after retirement - after 33 years of service in BHEL, followed by about 16 years of service teaching music.

An antique Scientific Pendulum Clock , made in the UK in the 1940s, has recently been restored by Shri Mathew in a most interesting manner.

The pendulum in the clock was missing. A functional pendulum was crafted using an alkaline battery pack for a bob and a stem made from a package carton. It was calibrated using a stop watch. Chimes were made using two bronze rods which had been tuned for harmony.

Shri Mathew has other hobbies too - he is an avid music enthusiast who taught music at one of Hyderabad's premier educational institutions - the Vidyaranya School. He is also an expert in automobiles and can carryout a complete overhaul of a four-wheeler single handedly.

It may be helpful to seek his advice in case you are planning to get any domestic appliance repaired.

To this...



From this...



Know Your Neighbours!

NEIGHBOURS IN H.NO. 07



Shri K S Vasanth Babu retired from BHEL as AGM/IA. He holds a BE degree in Mechanical Engineering. He currently works as a consultant in the private sector.

Smt K Rupa is a contented home maker who loves gardening.

The couple has twin daughters.

K Swetha completed her MBA and is currently working as Associate Professor in St. Xavier's PG College in Hyderabad.



K Smitha holds a MSc degree and works in Billtrust in the USA.

NEIGHBOURS IN H.NO. 11

Shri PBLN Murthy holds a BTech and an MBA degree. His hobbies include Chess, Bridge and writing poetry. He retired as AGM from BHEL in 2017. Smt Suryakumari holds a BCom and BEd and is a home maker.



The couple has two sons - Chaitanya and Teja. Both sons hold BTech and MS degrees and are working with Apple Inc in the USA.



"Families are like branches of a tree. We grow seeking different directions, yet our roots remain as one."
- Anonymous

Health Notes - Facts on Cataract

DR. K Chakrapani Rao

Eye Specialist. MBBS, MS (Ophthalmology)



The lens in the eye focuses the light rays that come from any object onto the retina, so that one can see the image of the object clearly, in all its detail. Cataract refers to the irreversible opacification of the lens in the eye.

Causes of cataract: Most cataracts develop because of aging due to degeneration of fibers of which the lens in the eye is made of. But cataract formation need not only be age related. Injury to the eye, certain systemic diseases, usage of drugs like steroids over a long period, etc., can cause cataract. Congenital cataract refers to cases where a baby is born with cataracts. This can be due to usage of certain drugs by the mother or due to certain viral infections during pregnancy.

Symptoms of cataract formation: Dimness of vision; Black spots seen in front of the eyes; Seeing more than one image of same object (for example, while watching the moon in the night sky, two images of the moon are seen side by side); Coloured rings are seen around sources of light like electric bulb or candle; Requirement of frequent change of eye glasses; and, Gross reduction in vision. In the early stages of cataract formation, vision can be improved with the use of appropriate glasses. With time, there is slow deterioration of vision and the use of glasses does not improve vision. Finally, there is gross reduction of vision which makes attending to day-to-day visual needs difficult.

Treatment: As on today, no research studies have pointed out ways to slow down or prevent cataract formation. Treatment is by surgery. The cloudy lens is removed, and in its place, a clear transparent plastic lens is replaced. This procedure is called IOLI - Intra Ocular Lens Implantation. It is a safe procedure. If cataracts are left untreated, the patient remains blind, and the cataract may go into hyper-maturity which can lead to certain complications.

Cost of IOLI surgery: The cost of the cataract surgery depends on type of surgery opted for, the size of opening required to be made in the eye during surgery, whether the surgery is with sutures or without sutures, and on the type of the IOL used. Basically, there are 3 types of surgery: (a) Traditional surgery, where the opening is relatively bigger and requires sutures. (b) Phaco, where the opening is relatively smaller and suturing is not required. A Phaco machine is used to cut the cataract and suck it out. A foldable IOL can also be inserted with ease. (c) Femto Laser is the most recent method. It is a no-touch technique which uses a laser called Femto laser. In this, the opening is very small and requires no suturing. It has the fastest postoperative recovery period among the three methods. In the hands of an able and experienced surgeon, all the packages ultimately give results in terms of improved vision. The patient can choose any type of package depending on affordability. If the surgeon strongly recommends one particular package on the basis of any medical reason, then it is better to follow the advice.

After the IOLI surgery: The IOLI surgery provides 100 percent clarity for distance vision only. For near vision, spectacles are a must. This should not be doubted as a poor post operative outcome. In case the patient is against using glasses, one should go for a multifocal IOLI. But the cost of the package increases accordingly.

What is a Cataract?

What are the causes of Cataract?

What are the symptoms of Cataract?

What is the treatment for Cataract?

What is the cost of IOLI surgery?

Will I need glasses after IOLI surgery?

Financial & Taxation Notes

1. The basic tax exemption limit for Senior Citizens is Rs 3,00,000, while for Very Senior Citizens (above 80 years), the limit is Rs 5,00,000 (in old regime only).
2. A standard deduction of Rs 50,000 is allowed from pension and employer-related income (in old regime only).
3. If any rental income, property tax paid and 30% std deduction can be claimed according to the share in the property (same for non sr Citizens).
4. Section 80C Savings deductions can be availed say by investing in 5 year FD.
5. Section 80D Health insurance premium paid for self, spouse and children upto Rs 50,000 (Rs 100,000 if sr citizens parents are included). Alternatively, the medical expenditure incurred for self (Rs 50,000) and Parents (Rs 50,000), can be claimed up to Rs 1,00,000. The amount spent on preventive health check-up upto Rs 7,000 (within the above overall limit) can also be claimed even if it is paid by cash.
6. Section 80TTB deduction up to Rs 50,000 on interest on SB/FD.
7. Section 80U deduction available to differently abled persons upto Rs 75,000 (Rs 125,000 if severe).
8. Form 15H can be submitted by Sr Citizens to prevent TDS deduction (in the absence of which, Banks will deduct TDS when interest income from all its branches is more than Rs 50,000 in a year (Rs 40,000 for other than Sr Citizen).
9. Advance Tax obligation is not applicable to Sr Citizens unless having income from business or profession.
10. E-filings of ITR-1 and ITR-4 are not mandatory for Very Senior Citizens and they may file their return of income either Online or Offline.
11. The new rate regime does NOT provide higher tax exemption limit(Sr Citizens are taxed right from Rs 250,000) or tax deductions (except NPS) for Sr or non Sr citizens.

Income Tax Calculation (FY 2020-21)	Old Regime Non Sr Citizen	Old Regime Sr Citizen	New Regime Both Sr Citizen, Non Sr Citizen
Gross Salary (Including Allow and Perks)	144,000	144,000	144,000
Less: Std deduction under section 16(ja)	50,000	50,000	-
Income chargeable under the head Sal	94,000	94,000	144,000
Type of House Property			
Income from House Property	180,000	180,000	180,000
Less: Standard Deduction @30%	54,000	54,000	54,000
Less: Interest paid on housing loan	-	-	-
Income chargeable under the head HP	126,000	126,000	126,000
Interest on all Saving Accounts	20,000	20,000	20,000
Interest on Time / Fixed Deposits	220,000	220,000	220,000
Any other Income	-	-	-
Income from Other Sources	240,000	240,000	240,000
Gross total income (A)	460,000	460,000	510,000
Deductions under Chapter VI-A			
Section 80C, CCC, CCD	1,50,000	1,50,000	-
Section 80D	5,000	7,000	-
Section 80E	-	-	-
Section 80G	-	-	-
Section 80TTA	10,000	-	-
Section 80TTB	-	50,000	-
Any Others	-	-	-
Total Deductions (B)	165,000	207,000	-
Total Income at Normal Rates A-B	295,000	253,000	510,000
Income Tax at Normal Rates	2,250	-	13,500
Rebate under 87A	2,250	-	-
Net Tax Payable	-	-	13,500
Education Cess at 4% of (Inc Tax + SC)	-	-	540
Total Income Tax Liability	-	-	14,040

"A person doesn't know how much he has to be thankful for until he has to pay taxes on it."
- Anonymous

Queries may be addressed to:
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Everyday Science Notes

UNDERSTANDING TUBELESS TYRES

A Tyre is a ring-shaped covering that fits around a wheel rim to protect it and enable better vehicle performance by providing a flexible cushion that absorbs shock while keeping the wheel in close contact with the ground. The fundamental materials of modern tyres are synthetic rubber, natural rubber, fabric, and wire, along with other compound chemicals. Tyres consist of a tread and a body. The tread provides traction while the body ensures support. Before rubber was invented, the first versions of tyres were simply bands of metal that fitted around wooden wheels to prevent wear and tear. Today, the vast majority of tyres are pneumatic.

This article presents the advantages and disadvantages of tubeless tyres over tyres with tubes.

ADVANTAGES

- Tyres with tubes get punctured and lose air pressure quickly - sometimes with a loud sound. This can cause loss of steering control, particularly at high driving speeds, leading to accidents. Tubeless tyres also can be punctured - but, because of their thickness the loss of pressure is not quick and the vehicle can easily run for a few kilometers before the tyre becomes flat. Therefore, tubeless tyres provide enhanced safety.
- Driving on highways at a high speed may increase the temperature of the tyre because of friction between the tube and the tyre. This may result in an explosion compromising safety. Tubeless tyres do not have this disadvantage.
- Tyre with tubes can have uneven pressure at different points on the tyre. This is particularly true for repaired tubes. Such uneven pressure points can make maneuvering the vehicle difficult and unsafe at high speeds. In tubeless tyres the pressure remains even because it is held in the tyre itself.
- Vehicles with tubeless tyres give better mileage because the tyre is relatively lighter.

DISADVANTAGES

- It is difficult to fit a new tyre particularly while on a journey. Changing tubeless tyres requires a technician's help.
- Tyre side walls remain a concern. A puncture in the side wall can result in rejection of the tyre.
- Tube less tyres are a little costlier compared to tyres with tubes.



In 1926, Dunlop Rubber Limited became the first company in India to set up a tyre company in West Bengal.

The MRF (Madras Rubber Factory Limited) entered the tyre manufacturing market in 1946.

(Source: The History of Tyres - A Brief Tyre History at Tyremarket.com)

Nature Notes

BIRD OF THE MONTH

Green Bee-eater

This bird is easy to spot in the winter months in our colony. You will find it perched on electric wires. The dark stripe near its eye and the needle like tail feather are distinct features of this small green bird.

True to its name, it hunts bees and other small insects for food. It holds the insect in its beak and hits it repeatedly on a hard surface (probably to remove the sting and any hard parts), before swallowing.

The nest of this bird is unique - it is not the typical bird nest made out of twigs on a tree branch. The nest is a tunnel excavated in vertical mud banks or mounds.



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TREE OF THE MONTH

Shami

(Prosopis cineraria)

This medium sized tree, called Jammi in Telugu, is the State Tree of Telangana. It is accorded the status of 'State Tree' by the state of Rajasthan as well.

This tree has the capacity to survive in extremely dry conditions. The green pods are used as a vegetable - and are called Sangri in Rajasthan.

The tree has special significance in the Hindu festival of Dushera - when it is worshiped on the tenth day of victory - Vijaya Dashami. According to the epic Mahabharata, the Pandavas had hidden their arms safely on this tree while in exile. Before the war of Kurukshetra, they collected their weapons from the tree, after first offering it their prayers in gratitude for safe-keeping.



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