

# Ushodayam

Newsletter of the Ushodaya Enclave, BHEL HIG 2

[www.bhelhig2.in](http://www.bhelhig2.in)

## Senior Citizens - Community Assets or Liabilities?

by **Shri R K Wanchoo**

**Retd. Executive Director (22, Ushodaya Enclave)**

Dear Fellow Residents,

People above the age of 60 years are generally referred to as senior citizens. They remain superannuated from active service and usually have free time on their hands. Also, it is not uncommon to see many of them surrounded by some minor ailment that remains a constraint in living an active life.

The life expectancy in India has grown from around 41 years in 1960 to around 70 years in 2019. With increasing life expectancy, the population of senior citizens in communities is increasing. This is a world-wide phenomenon - in 2019, 1 in 11 persons in the world used to be over 65 years, contributing 9 percent to the world population. Thanks to medical advances, by 2050, this figure is expected to be 1 in 6 persons, accounting for about 16 percent of the world population.

The length of time the older population can live considering the rising health costs, the ability of economies to sustain the rising costs and viability of national pension schemes is under continuous discussion globally. Will the older population become a burden on the younger generation and the economies, or can they be employed usefully for growth of nations, economies and societies and become community assets?

Many countries have embraced the idea that the senior citizenry can be a very important resource for economic growth and well being of societies. China, Israel, Singapore, Turkey, Canada, and many other countries have adopted novel approaches to enlist the help of retired professionals in social development. These programs include employing retired professionals in development projects in less advanced areas of country, utilizing free residential space of older residents by connecting them with colleges and student communities using the models of aggregation, providing mobile technology resources and training for older population to live in the modern world with confidence, offering subsidized caregiver services to needy older persons, etc.

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In many Asian countries like ours, the senior population provides support to the younger generation through grandparenting, giving youngsters the opportunity to concentrate on their careers. Older adults become the pillars of support in their multigenerational families, providing even financial assistance. They play a significant role in ensuring stability of such families.

There are two types of senior citizens.

- Type A: Those who have planned their retirement well, are financially secure, are quite efficient with their health management and are fairly positive in their thinking about life after retirement.
- Type B: They generally have a low view of post retirement life and think of it as a punishment. They feel dejected and neglected. They usually find fault with everything.

While the Type A keep themselves engaged with productive work, the Type B remain idle and angry.

Today's world provides a great opportunity to utilize senior citizens as guides, mentors, teachers and counselors for developing the younger generation, helping them to lead better lives, and generating growth and prosperity for the communities. Senior citizens possess a world of experience and knowledge which can greatly benefit the younger population. Governments and other agencies like NGOs, corporate business houses, charities, etc., must come forward and utilize the pool of capable senior citizens for all round development. Such expertise can be obtained at nominal costs, but can provide multi-fold advantages to the society in terms of transfer of skills, knowledge and experience and at the same time help senior citizens to live more fulfilling, dignified and satisfying lives. They surely deserve it because they are assets of their respective communities.



## Did you know?

### Facts about the elderly in India

There are nearly 138 million elderly persons in India in 2021 comprising of 67 million males and 71 million females.

In 1961, 5.6% of the population was in the age bracket of 60 years or more, the proportion has increased to 10.1% in 2021 and further likely to increase to 13.1% in 2031.

Kerala has the maximum proportion of elderly people in its population (16.5%) followed by Tamil Nadu (13.6%), Himachal Pradesh (13.1%), Punjab (12.6%) and Andhra Pradesh (12.4%) in 2021. On the contrary, proportion is the least in the states of Bihar (7.7%) followed by Uttar Pradesh (8.1%) and Assam (8.2%).

#### Source:

Elderly in India 2021

([http://mospi.nic.in/sites/default/files/publication\\_reports/Elderly%20in%20India%202021.pdf](http://mospi.nic.in/sites/default/files/publication_reports/Elderly%20in%20India%202021.pdf))



1



2



3



## Album

1. GHMC Staff Shri Mahesh supervising collection of garden waste.
2. Work on the new sewerage lines has been initiated - thanks to the sustained follow-up by the MC with the Honorable MLA, Corporator and GHMC.
3. The GHMC has initiated work on renovation of the West Side Park. The main gate pillars are soon to be erected.

# Know Your Neighbours!

## NEIGHBOURS IN H.NO. 12

The Dukkupati family has been a resident of the Ushodaya Enclave for 26 years and continue to love living in the community. Shri Vijayababu Dukkupati was one of the first members to serve the community board at its inception in 1991.

Shri Vijayababu Dukkupati has retired as a General manager (Head Quality) at BHEL Hyderabad after serving for 33 years. He holds a Bachelors Degree in Mechanical Engineering. He is currently working as a technical consultant at the Puzzolana Group of Industries, Hyderabad. Smt Krishna Kumari Dukkupati is a loving homemaker with a penchant for philanthropy.

They are blessed with two children Swapna and Ravikiran who grew up in Ushodaya Enclave and have fond memories of living there. Fun fact, these two kids planted the Black Plum (Neredu Chettu) as a seed in 1995. The tree now blesses the community with fruit and shade. The Dukkupati family is also blessed with three grandsons Bhargav 11, Pranav 10 and Rohan 8.



## NEIGHBOURS IN H.NO. 19

Shri N Mallikarjun holds a BTech from BHU IIT Varanasi and MBA from NIT Tiruchirapalli. He retired as AGM from BHEL. His hobbies include reading (especially the Upanishads) and yoga.

Smt Parneetha holds an MSc from Andhra University. She is a home maker. Her hobbies include gardening, social networking and reading.

They have two sons. Anirudh Malleshwar holds an MBBS from Gandhi Medical College and MS from University of Washington. He currently works in the US. Sandeep Malleshwar holds a BTech from BV Raju Institute of Technology and is currently working for Maruthi Suzuki at Gurgaon.



# Financial & Taxation Notes

## NEW ANNUAL INFORMATION STATEMENT

The Union Government has mandated all financial institutions like banks and other non-financial institutions to report major transactions of individuals to the IT department periodically. These include salaries, dividends, interest on saving bank accounts and term deposits, TDS, income from business or profession, major capital purchases, etc. All this information is consolidated and populated in Annual Information Statement (AIS) of each tax payer. This will be compared with the tax returns at the time of processing the tax returns. Any variation found is notified to the tax payer for explanation.

Wherever PAN is not furnished by the transacting party, the PAN is populated based on Aadhaar and other attributes of the person.

AIS (Annual Information Statement) provides different types of financial transactions as illustrated in the side panel.

By using the information available in AIS, the Income Tax portal generates Taxpayer Information Summary (TIS) for each tax payer showing header wise aggregate value, clicking on which the breakup will be displayed. The displayed information need to match with the ITR (Income Tax Return) filed in respect of Income from Salary, Income from House Property, Income from other sources (such as dividends, interest), Income from Business or Profession etc.

If the taxpayer feels that the information is incorrect, relates to another person/year, is a duplicate etc., a facility has been provided to submit feedback online. The reported value and value after feedback will be shown separately in the AIS.

If there is a variation between the TDS/TCS/other information in Form 26AS and AIS, the taxpayer should rely on the information displayed on Form 26AS for filing their ITR, the Department said.

The Department has also said it also has access to information beyond what is being shown in the AIS, which will help tax authorities to assess a taxpayer's profile comprehensively and reduce the scope of evasion.

SR. NO.	INFORMATION CATEGORY	PROCESSED VALUE	DERIVED VALUE
1	Dividend	30,750	30,750
2	Interest from savings bank	1,449	1,449
3	Interest from deposit	4,41,549	4,41,549
4	Interest from income tax refund	1,495	1,495
5	Sale of securities and units of mutual fund	41,65,461	41,65,461
6	Outward foreign remittance/purchase of foreign currency	3,04,434	3,04,434
7	Purchase of time deposits	21,83,000	21,83,000
8	Purchase of securities and units of mutual funds	40,43,266	40,43,266

- 1 Salary
- 2 Rent
- 3 Dividend
- 4 Interest from savings bank
- 5 Interest from deposit
- 6 Interest from others
- 7 Interest from income tax refund
- 8 Rent on plant & machinery
- 9 Winnings from lottery or crossword
- 10 Winning from horse race
- 11 Receipt of accumulated PF
- 12 Interest from infrastructure
- 13 Interest by a non-resident
- 14 Interest on bonds and government securities
- 15 Income in respect of units of non-resident
- 16 Income and long-term capital gain from units by an offshore fund
- 17 Income and long-term capital gain from foreign currency bonds or shares
- 18 Income of foreign institutional investors from securities
- 19 Insurance commission
- 20 Receipts from life insurance policy
- 21 Withdrawal of deposits under national savings scheme
- 22 Receipt of commission etc. on sale of lottery tickets
- 23 Income from investment in securitization trust
- 24 Income on account of repurchase of units by MF/UTI
- 25 Interest or dividend or other sums payable to government
- 26 Payment to non-resident sportsmen or sports association
- 27 Sale of land or building
- 28 Receipts from transfer of immovable property
- 29 Sale of vehicle
- 30 Sale of securities and units of mutual fund
- 31 Off market debit transactions
- 32 Off market credit transactions
- 33 Business receipts
- 34 Business expenses
- 35 Rent payments

The information in the AIS will be automatically cross checked with the income tax returns filed by the taxpayers. In case there are any discrepancies or mis-match, there are chances to receive intimation/ notice for filing revised returns. So it becomes really important to file the Returns correctly with all the information.

The new AIS can be accessed by clicking on the link “Annual Information Statement (AIS)” under the “Services” tab on the new Income tax e-filing portal. The extended last date for filing ITR for FY 2020-21 is 31 December 2021.

Queries may be addressed to:

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AV Manikya Rao 9848923219; avmanikyarao@gmail.com



- 36 Miscellaneous payments
- 37 Cash deposits
- 38 Cash withdrawals
- 39 Cash payments
- 40 Outward foreign remittance/purchase of foreign currency
- 41 Receipt of foreign remittance
- 42 Foreign travel
- 43 Purchase of immovable property
- 44 Purchase of vehicle
- 45 Purchase of time deposits
- 46 Purchase of securities and units of mutual funds
- 47 Credit/Debit card
- 48 Balance in account
- 49 Income distributed by business trust
- 50 Income distributed by investment fund

## Fight Against COVID-19 Continues...



A COVID-19 vaccination camp was organized by the GHMC in the BHEL HIG Phase 2 Society Office on 25 November 2021. A total of 36 individuals got vaccinated at this camp.

GHMC staff members also made a round of house visits to confirm receipt of the second dose of vaccination.



# Everyday Science Notes

## MICROWAVE COOKING IN HOME KITCHENS

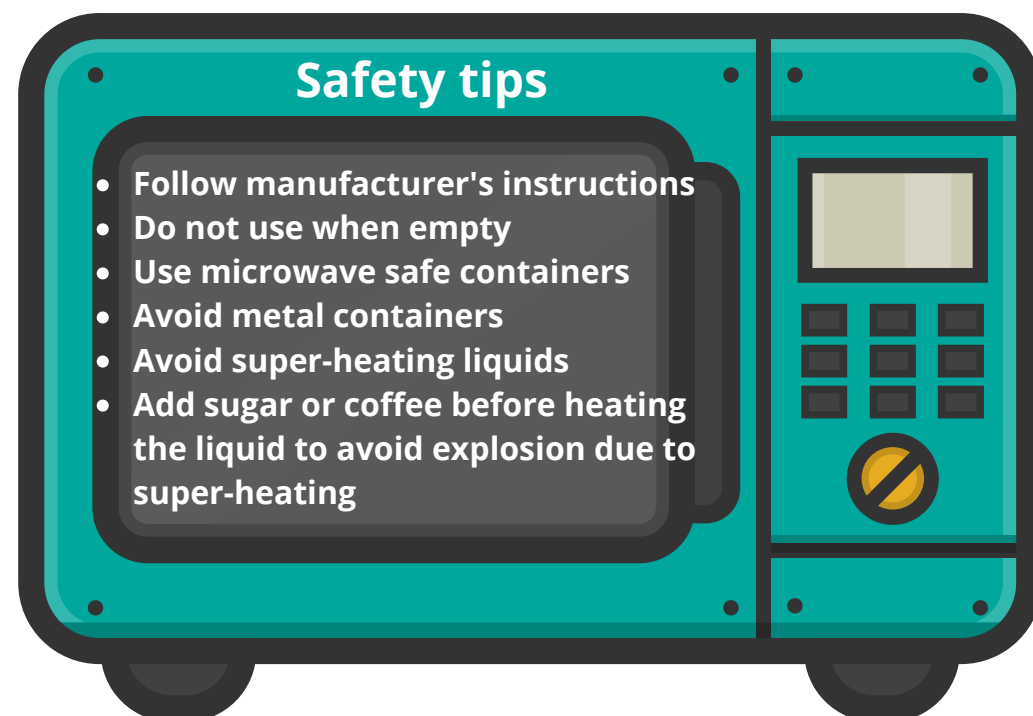
Microwave cooking is an energy efficient method of cooking food cleanly and without use of any fire stoves.

The major parts of a kitchen microwave oven are: High voltage transformer, Magnetron, Waveguide, Cooling fan, Cooking cavity, Turntable, Door Control panel.

Microwaves (radio waves) in the frequency range of 300 to 300,000 MHz are produced by a component called Magnetron inside the oven casing. These waves get reflected from the walls of the microwave oven and penetrate the food. The waves cause the molecules in the food to vibrate causing heat which cooks the food. Energy savings in the microwave ovens are largely due to reduced heating requirement of the food container. The food container rotates slowly on a turntable to ensure uniform and even cooking.

Some of the facts about microwave cooking are:

- If properly used the nutritional value of food does not get affected. In certain types of food and cooking, the food remains relatively healthier because the cooking time is significantly reduced.
- The energy used for cooking is much less than that used in conventional cooking (around 20% less).
- The cooking time is reduced because the heating is concentrated in the food and is not wasted in heating the air around the food.
- There is no evidence that microwave cooking is harmful to health.



### Safety tips

- Follow manufacturer's instructions
- Do not use when empty
- Use microwave safe containers
- Avoid metal containers
- Avoid super-heating liquids
- Add sugar or coffee before heating the liquid to avoid explosion due to super-heating

Percy Lebaron Spencer (1894 - 1970) was an American physicist and inventor, and is known as the inventor of the microwave oven.

One day, while building magnetrons, he noticed that the chocolate bar he had in his pocket had melted. This led him to experiment with various other foods - popcorns, eggs, etc. He then went on to create the first true microwave oven by attaching a high-density electromagnetic field generator to an enclosed metal box.

In 1947, the first commercially produced microwave oven was about 6 feet tall, weighed about 340 kilos, and cost more than Rs.3.5 lakh.

(Source: [https://en.wikipedia.org/wiki/Percy\\_Spencer](https://en.wikipedia.org/wiki/Percy_Spencer))

# Nature Notes

## BIRD OF THE MONTH

*Rock Dove or Rock Pigeon  
(Columba livia)*

Flocks of this bird are easy to spot in our colony - on rooftops or on the ground feeding on grain.

There are about 1000 different breeds of the Rock Pigeon - varying in colour, patterns, feather size and shapes, etc.

Easy availability of food and nesting spaces has led to a boom in the pigeon population across the world. These birds can lay eggs up to 6 times in an year, especially when food is available in plenty.

Contact with pigeon droppings can be harmful to human health, causing a range of diseases involving fungal and bacterial infections of the lungs such as histoplasmosis and cryptococcosis and psittacosis.

**DON'T  
FEED  
PIGEONS!**



Photo credit: By Diego Delso, CC BY-SA 3.0,  
<https://commons.wikimedia.org/w/index.php?curid=18837175>

## TREE OF THE MONTH

*White Wax Apple  
(Syzygium samarangense)*

This tropical tree is native to South and South-East Asia. It can grow beyond 10 meters in height. The fruit is bell-shaped with colors ranging from white to pale green to red and purple. The skin is thin and flesh is white and spongy. A single mature tree can yield up to 700 fruits!

The flowers are said to be used in Taiwan for medicinal purposes. The wood is used for construction in the Andaman and Nicobar islands.

Yes, we do have these trees in our colony!



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<https://www.flickr.com/photos/joegoauk73/34041539251>

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