

# Ushodayam

Newsletter of the Ushodaya Enclave, BHEL HIG 2

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

## Aging Gracefully

by **Shri R K Wanchoo**  
(22, Ushodaya Enclave)

Dear Fellow Residents,

The increasing senior citizen population and the vanishing joint family have led to several elderly people living by themselves, without the social and emotional support of their young. The stress and strain associated with this situation is real. Cursing and complaining about life's sour treatment is not the right way to cope with the situation. There is a better alternative - **grow old gracefully!**

What does growing old gracefully mean? Growing old gracefully does not mean trying hard to look younger. It means accepting one's age and living it to the fullest by focusing on both physical and mental well-being. It means discovering new interests and hobbies, making new friends while strengthening old friendships, engaging in community work, and seeking spiritual satisfaction. We can continue to develop in multiple dimensions in our old age - because now, finally, we have the time and resources to invest in our own development!

As one grows older, one experiences many life changes - retirement, children leaving home, loss of loved ones, health issues, dependence on others, and decline of physical and mental abilities. How we handle and grow from these changes is often the key to healthy ageing.

### **COVID-19 ALERT!**

**Use masks properly and consistently**  
**Practice frequent hand washing**  
**Maintain adequate social distancing**  
**Avoid social gatherings**  
**Avoid non-essential travel**  
**Get yourself fully vaccinated**  
**Get a booster dose, when eligible**

## HAPPY NEW YEAR!



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Here are a few tips to help us in aging gracefully:

- **Stay socially active:** Reach out to family, friends and neighbours. If you cannot meet them in person, at least have virtual meetings or regular phone conversations. Having an active social life and connecting to one's near and dear are important for mental well-being. Having an active social circle provides a buffer against loneliness.
- **Focus on your physical well-being:** Old age is naturally associated with physical challenges. So focus on staying active, eating right, keeping healthy. Remaining active boosts immunity.
- **Sharpen your mind:** Your brain needs to be as active as your body! Spend time reading, solving puzzles, learning a new skill, a new instrument, a new language, etc. Minimize TV time.
- **Embrace change:** Often the elderly are seen as old-fashioned and rigid. We need not be so! We are fortunate to belong to a generation that has seen tremendous technological and social changes. We are a generation that has embraced changes in the past and can therefore cope with changes in the future too. There are, of course, challenges - but these make life interesting! Healthy and graceful aging means finding happiness and joy in living!

## Happenings of the month



The Management Committee is continuing its efforts to coordinate closely with elected representatives, inform them about issues concerning the colony, and seek their guidance and support. On 4 December 2021 a meeting was held in the Society Office with the GHMC Corporator Shri Jagadeeshwar Goud.



The GHMC has initiated new sewerage works in our colony - including laying of new pipelines (18 inch diameter) and construction of new manholes.

## Did you know?

### UN Decade of Healthy Aging

The United Nations Decade of Healthy Ageing is from 2021-2030.

It is a global initiative that brings together governments, civil society, international agencies, professionals, academia, the media, and the private sector to improve the lives of older people, their families, and the communities in which they live.

The Decade will focus on four areas of action:

- Age-friendly environments
- Combatting negative attitudes towards the elderly
- Providing integrated care services
- Providing long term care

For more details, visit:  
<https://www.who.int/initiative/s/decade-of-healthy-ageing>

# Hobbyists and Hobbies

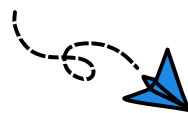
## Origami by Shri Sanjeev Hajirnis (138, Ushodaya Enclave)

Origami is the art of paper folding - said to have originated in ancient Japan. The paper, which is generally square in shape, is transformed into a sculpture through folding and sculpting techniques. Cutting and use of glue is generally not encouraged.

Origami as a hobby has many advantages - it can be done solo, it uses minimal resources, and there are ample learning resources (try searching on the internet!). One can engage with this creative art by starting with simple designs and move on to more complex creations.

Shri Sanjeev Hajirnis is a talented Origami practitioner - he started this hobby while still a school boy - when he chanced upon a book on Origami in his teacher's cupboard. His deft hands and precise folds can turn any sheet of paper into a fish, a flapping bird, a tetrahedron, a speeding skier... the list is endless! During his umpteen train journeys, while working in the switch gear commissioning unit of BHEL, he always kept himself busy with Origami - and mesmerized many young co-travelers!

Shri Sanjeev Hajirnis joined BHEL in 1978 and belonged to the 10th batch of trainee engineers. He took VRS in 2000.



Origami has several applications in engineering. One such interesting application is in the design of solar panels for satellites.

Mechanical engineers at the Brigham Young University have collaborated with NASA and with an Origami master, Robert Lang, to design foldable solar panels for use in satellites. These panels are folded compactly prior to the satellite launch and are unfolded to nearly 10 times their folded size once the satellite is in space.

For an interesting video on this, see:  
<https://youtu.be/3E12uju1vgQ>

# Know Your Neighbours!

## NEIGHBOURS IN H.NO. 22

Shri R.K.Wanchoo retired from BHEL HPEP Unit as Executive Director after serving the organization for more than 36 years. Smt Sucheta Wanchoo (MA, BEd) worked as senior teacher in BVBPS and Vidya Bharti schools in BHEL township. They have a son Rohan, and daughter-in-law Shweta, who are working and settled in Canada.



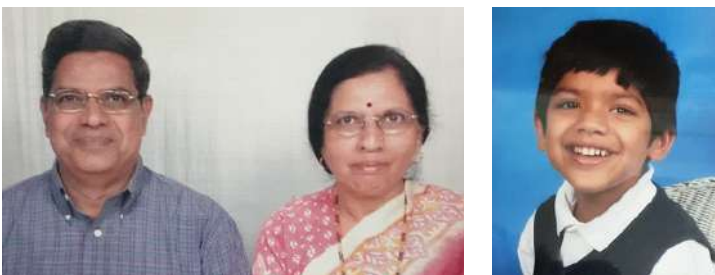
Shri Wanchoo has been helping the Management Committee by offering advice and suggestions as and when requested. He is also advisor to the Editorial Team of the Society newsletter, Ushodayam.

## NEIGHBOURS IN H.NO. 16

Shri Vijayendra Kulkarni holds a BTech and MTech in Mechanical Engineering. He joined BHEL in 1975 and took VRS as Sr. DGM after serving BHEL for 28 years. He later worked at an Engineering College as Associate Professor and Placement Officer for a few years.

Smt Aruna Kulkarni holds BSc, BCom, BEd as well as a Diploma in Sports Coaching. She retired as a Higher Secondary School Teacher after serving in BHEL HS School and Jyothi Vidyalaya HS School.

Smt and Shri Kulkarni spend their time attending cultural, music, spiritual and sports events. They love traveling and have visited several countries. Their sons, Samrat and Abhinandan, are settled with their families in the USA.



Clockwise: Shri & Smt Kulkarni, grandchild Saral, younger son Abhinandan & daughter-in-law Rashmi Shankar, elder son Samrat & daughter-in-law Gowri Cavale

*Volunteers do not necessarily have the time; they just have the heart.*

*- Elizabeth Andrew*

# Financial & Taxation Notes

## NON RESIDENT INDIANS (NRI) AND TAXATION

A good number of society members and their children go abroad for study/job/vacation and even settle there permanently. The relevant tax implications on Residency are briefly mentioned here.

An individual will be treated as a Resident in India in any financial year if he/she satisfies any of the following conditions:

1. If he/she was in India for a period of 182 days or more during the financial year or
2. If he/she was in India for a period of 60 days or more during the financial year and 365 days or more during 4 years immediately preceding the financial year.

An individual who *does not satisfy both the conditions* as mentioned above will be treated as *Non-Resident* in that financial year.

In respect of an Indian citizen and a person of Indian origin who visits India during the year, the period of 60 days as mentioned above shall be substituted with 182 days. Similar concession is provided to an Indian citizen who leaves India in any financial year for employment outside India. An Indian citizen earning total income in excess of ₹ 15 lakh (other than Income From Foreign Sources) shall be deemed to be Resident in India if he / she is not liable to pay tax in any other country.

In the following situations, NRI need to file ITR (subject to certain exceptions):

1. If taxable Income in India is more than INR 2.5 Lakhs in a FY, OR
2. Aggregate deposits of more than INR 1 Crore in one or more current account in a FY, OR
3. Incurred electricity expenses of INR 1 lakh in a FY

The threshold limit of Rs. 2.5 Lakhs is before applying for eligible deductions. No special slab relaxations are given to any category of Senior Citizen NRI. Appropriate Surcharge and Education Cess are also applicable to NRI. The following ITRs/Return formats are applicable to NRI:

Return	Scope
ITR-2	If not having income under the head Profits and Gains of Business or Profession
ITR-3	If having Income under the head Profits and Gains of Business or Profession

If an NRI is selling property in India, the buyer is required to deduct TDS at the following rates:

Asset Holding period	TDS
2 or more years	20% (Long-Term Capital Gains of NRI)
Less than 2 years	30% (Short-Term Capital Gains of NRI)



Even if the price of the property is less than Rs. 50 lakh, the tax shall be deducted from payment to NRI.

- **Rent:** A tenant who pays rent to an NRI owner must deduct TDS at 30% while paying rent. Payment to NRI requires submission of certain formats unless it is covered under LRS (Liberalised Remittance Scheme).
- **Advance Tax:** If NRIs tax liability exceeds Rs 10,000 in a financial year, they must pay advance tax, failing which 3 types of interest will be payable.
- **Penalty:** If ITR is filed after the standard due date but before 31 December, a penalty of Rs 5000 will be levied, beyond December 31 , penalty will be Rs 10,000. (1000 if total income less than 5 lakhs). Also IT Dept can initiate proceedings for prosecution for a term of 3 months to 2 years / 10 years and also a penalty of up to 50% of the tax due can be imposed in the case of under-reporting of income.
- **NRO/NRE Account:** As per the Foreign Exchange Management Act (FEMA) guidelines, an NRI cannot have a savings account in his or her name in India. So NRI must convert all the savings (money earned abroad) to a Non-Resident External Account (NRE) or Non-Resident Ordinary (NRO) account. Continuing to use the savings account in the home country can attract hefty penalties, which is 3 times the amount involved. Though the interest earned on NRE account is tax-free, the interest earned on an NRO Account is taxable at 30%, which is deductible at source itself.
- **Resident but Not Ordinarily Resident (RNOR)** are those who lived in India for 2 years or less (729 days or less) in the preceding 7 financial years and have been an NRI in 9 of the 10 preceding financial years. RNORs are allowed to continue to enjoy exemptions available to NRIs for 2 more years after their return to India, thus the deposits held in foreign currency, shall continue to be exempt for 2 more years after returning to India.
- **DTAA:** Indian Government has entered into Double Taxation Avoidance Agreement (DTAA) with large number of foreign Governments. Thus if lower tax rates are mentioned in DTAA, that lower rate will be applicable to the Non Resident.

<i>Nature of income</i>	<i>Resident</i>	<i>Not Ordinarily Resident</i>	<i>Non-Resident</i>
Income which accrues or arises in India	Taxed	Taxed	Taxed
Income which is deemed to accrue or arise in India	Taxed	Taxed	Taxed
Income which is received in India	Taxed	Taxed	Taxed
Income which is deemed to be received in India	Taxed	Taxed	Taxed
Income accruing outside India from a business controlled from or profession set up in India	Taxed	Taxed	Not taxed
Income other than above (i.e., income which has no relation with India)	Taxed	Not taxed	Not taxed

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# Health Notes

## COMMON COLD VS COVID-19

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Retd. Addnl. G.M. (Medical), BHEL General Hospital

A common concern for many people these days is - how does one differentiate between the symptoms of Common Cold and COVID-19? Both of these are viral communicable diseases. Cold is the common symptom - and it is time we learn to recognize the nature of the cold.

Common Cold occurs often in winter or rainy seasons. It starts with sneezing, followed by runny nose - initially with watery discharge, and later with serous/mucus discharge. In later stages it is associated with mild headache, nasal stuffiness and rarely there could even be mild fever. Sometimes, irritation and watering of eyes may also be present. The patient is a little lethargic. There is generally no severe throat pain.

In COVID-19, on the other hand, sneezing is very rare. Nasal stuffiness is mild, but there is dryness of the nose (nostrils). There is often severe throat pain, dry cough, body pain and general weakness. More than these, the gradual loss of the sensation of smell and breathlessness are the cardinal symptoms.

Keeping these clues in mind, one can identify a Common Cold and respond accordingly. In case of any doubt, it is always better to consult a doctor and seek further advice and appropriate treatment.

## Fight Against COVID-19 Continues...



A COVID-19 vaccination camp was organized by the GHMC in the BHEL HIG Phase 2 Society Office on 11 December 2021. A total of 25 individuals got vaccinated at this camp.

Headache, runny nose, scratchy throat - and/or a dry cough, body aches and night sweats - these are the symptoms observed in those infected with the new Omicron variant in South Africa.

In the United Kingdom, where Omicron cases are rapidly increasing, data collected by the ZOE COVID Symptom Study app indicates that people who have common cold like symptoms are currently more likely to have COVID-19 than a cold.

Source: GAVI, the Vaccine Alliance. Viewed on 20 December 2021 at <https://www.gavi.org/vaccineswork/how-do-symptoms-omicron-differ-previous-covid-19-variants>

# Everyday Science Notes

## LIGHT BULBS IN DOMESTIC USE

We generally use three type of light bulbs in our homes: Incandescent Bulb, Compact Fluorescent Bulb (CFL), Light Emitting Diode (LED). In all of these bulbs, electric energy is converted to light energy.

Incandescent light is the earliest technology. The glass bulb has a tungsten filament surrounded by an inert gas, such as Argon. The current passes through the filament and heats it, and this in turn emits light. As there is inert gas surrounding the filament, and not oxygen containing air, the filament does not burn out easily. An incandescent bulb emits the full spectrum of light. The cost of an incandescent bulb is lowest of all the three types of bulbs, but so is its life. It consumes the highest electric power compared to the other two - as 95% of the electric energy is wasted as heat and only 5% is used for emitting light.

CFL bulbs contain Mercury or Sodium within a glass tube which is coated from inside. It does not have any filament. When current is passed through the gas inside, it generates ultra violet light and heat which is converted to light when it comes in contact with the internal phosphor coating of the glass tube. The colour of the light emitted depends upon the gas within - the bulbs emit white light for mercury vapour and yellow light for sodium vapour. The bulbs are costlier than the standard incandescent light bulbs, but consume much less power for emitting the same amount of light and have much longer life.

LED light bulbs are current state of art. They neither contain a filament nor any conducting gas. They have a semiconductor based diode which produces light through the process of electroluminescence. They are the costliest of all three but have very low power consumption and very long life, compared to the other two. Owing to their long life and lowest power consumption, they provide the best economic solution for lights and are therefore being used everywhere nowadays.

Incandescent bulbs, being of old technology, may not be manufactured anymore in near future. CFL will also see significant reduction in use owing to pollution involved with its disposal, because of existence of mercury which is hazardous. LED is the light bulb for the future.

### Typical Comparison

Lumens (Brightness)	Incandescent power WATTS	CFL power WATTS	LED power WATTS
400-500 Lumens	40W	8-12W	6-7W
650-800 Lumens	60W	13-18W	7-10W
Typical operating Life Hrs	1200Hrs	8000 Hrs	25000 Hrs
Approx Relative Cost	x	2x	4x



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# Nature Notes

## BIRD OF THE MONTH

### *Red vented Bulbul* (*Pycnonotus cafer*)

The Bulbul is probably our most common bird. The red patch under the tail and the dark brown crest on its head are its unmistakable features. Bulbuls are mostly fruit eaters - feeding on small fruits - and their plentiful numbers in our colony indicates that we have many fruit-bearing trees! They also feed on insects.

Bulbuls are active, bold birds with loud, sweet-sounding calls. They have specific calls for begging food from the parent birds, while greeting each other and even 'alarm calls' when warning others of a danger, such as a cat.



By J.M.Garg - Own work, CC BY-SA 3.0, <https://commons.wikimedia.org/w/index.php?curid=2994302>

## TREE OF THE MONTH

### *Neem* (*Azadirachta indica*)

The neem tree is probably the most familiar tree in our colony. It is a well known bio-pesticide. Ironically, the tree now faces grave threat - from a fungus called *Phomopsis azadirachtae*, which causes the Die Back Disease. The affected trees dry up and often die. The disease once wide spread in Karnataka and Tamil Nadu has now spread to Telangana. If you notice neem trees in your vicinity drying up, please raise a complaint on the GHMC App. The GHMC sends a team to spray fungicide to control the disease. However, all fungicides are toxic chemicals - so please ensure that people and pets are at a safe distance from the spraying site.



## Please note!

Ushodayam will now be a quarterly (instead of a monthly) newsletter. It will be released in January, April, July and October.

It will include a new feature 'Member's Contributions' from the next issue, and inputs from members are invited for this feature.

Member's inputs need to meet the following criteria:

1. The topic must be of relevance to the Society.
2. The write-up must be constructive in its approach.
3. The topic must be non-religious and non-political.
4. The content must be original (not copied from any other publication including any website).
5. The word limit is 250 words.
6. The entry must be sent by email to [admin@bhelhig2.in](mailto:admin@bhelhig2.in)
7. The entry must be accompanied by the author's name, house no. and photograph.

Kindly note that (a) the articles received will be edited, as required, prior to publication (b) the decision to include or not include any article rests with the editorial team.

Thank you for your cooperation and understanding!

## Ushodayam

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