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DITF
BULLETIN

**Amalgamation
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EMPOWERING
ideas

kaleidoscope of thoughts
and **VISION**

*Get The Latest Scoop
On This Month's Trends*

JUNE EDITION

संपादक
डॉ. तरुणा दाधीच

फाउंडर प्रेसिडेंट
देवेश दाधीच

प्रकाशक
शोभा दाधीच

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सम्पादकीय आलेख अस्तित्व संरक्षण

अंक दर अंक बुलेटिन और भी अधिक पाठकों तक पहुंच रहा है। प्रबुद्ध जन हमें सहयोग प्रदान कर रहे हैं। यह बात हमें बहुत प्रोत्साहित कर रही है इसे हेतु आत्मीय आभार। इस अंक के संपादकीय में , मैं हमारे अस्तित्व संरक्षण हेतु पर्यावरण का संरक्षण आवश्यक है, इस धारणा को मैं यहां व्यक्त करना चाहती हूं। आशा है आप सभी मेरे इस मंतव्य को समझ कर एक सार्थक पहल करेंगे।

'परब्रह्मन् प्रभो पाहि सुपर्यावरणप्रिय।

भूमिं जलं नभो वायुं पुनातु पावकं ध्वनिम्।'

पर्यावरण प्रिय हे प्रभो!

भूमि, जल ,वायु, अग्नि और आकाश के साथ-साथ ध्वनि को पवित्र रखकर पंचतत्वात्मक जगत को पवित्र रखो।

आज के इस जटिल समय में हम अपने-अपने ईश से पर्यावरण शुद्धि की कामना करें क्योंकि पर्यावरण और मनुष्य एक दूसरे के बिना अधूरे हैं अर्थात् मनुष्य पर्यावरण पर पूरी तरह से निर्भर हैं। पर्यावरण के बिना अपने जीवन की कल्पना भी संभव नहीं है। इसलिए भौतिक सुख की सिद्धि के लिए मनुष्य को प्रकृति के दोहन से बचना चाहिए। प्रकृति के अनियंत्रित दोहन का नतीजा आज हम प्रत्यक्ष और अप्रत्यक्ष रूप से देख रहे हैं, मात्र एक दिन पर्यावरण के लिए नहीं वरन जीवन का हर - दिन पर्यावरण को समर्पित होना चाहिए। पर्यावरण संरक्षण हेतु एक व्यक्ति का प्रयास ही काफी नहीं इस हेतु मन ,वचन और कर्म से समस्त व्यक्तियों को एक साथ आना होगा। क्योंकि पर्यावरण का संरक्षण ही अस्तित्व संरक्षण का मूलधार है।

इधर संस्कृति संरक्षण हेतु डीआईटीएफ ने "स्टोरी टेलिंग" एक गतिविधि शुरू की है जिसमें आप अपने क्षेत्र के शूरवीरों से संबंधित, अपने क्षेत्र की संस्कृति से संबंधित कोई भी कथा, कोई भी शिक्षाप्रद कहानी क्योंकि कहानियों में सम्मिश्रण करने के लिए आपके पास सब कुछ है जैसे नैतिकता, मूल्य, बुद्धि, हास्य, पशु, जीवन आदि विविध विषयों को अपना केन्द्र बना सकते हैं। अपनी कहानी का एक छोटा सा वीडियो बनाएँ जो 7- 8 मिनट से अधिक का ना हो, साथ ही अपना परिचय और फोटो के साथ dadheech@ditfindia.org यहाँ ईमेल कर सकते हैं।

यह कहानी डीआईटीएफ अपने यूट्यूब चैनल पर अपलोड करेगा। जिसे समस्त दाधीच बंधु जन देखेंगे और अनेक युवा इन संस्कृतियों से परिचित होंगे और इनका ज्ञान प्राप्त करेंगे। क्योंकि कहानियाँ संस्कृति को संरक्षित करती हैं और सांस्कृतिक ज्ञान को एक पीढ़ी से दूसरी पीढ़ी तक पहुंचाती है। ज्ञान वर्धन हेतु डीआईटीएफ का यह प्रयास अत्यंत सराहनीय है। आपसे भी सहयोग अपेक्षित है।

शुभम् भवतु॥

संपादक की कलम से..... 

डॉ.तरुणा दाधीच
मुख्य संपादक





Presents

GUIDELINES FOR MANAGEMENT OF COVID-19 INFECTION



1

PREVENTIVE MEASURES

Barrier for the virus to enter the body :

- Mask well-fitting and if possible N 95
- Frequent handwashing with soap and /or Sanitizer
- All incoming packages to be sanitized. Cardboard boxes if left for 3 days virus dies. Plastic-covered packages to be cleaned with a cloth soaked in soap water/alcohol-based spray.
- Steam inhalation with only water 3 times a day

2

BOOST IMMUNITY FOR ALL EVEN WITHOUT INFECTION

- Tab Vit C 500 mg daily, Tab Zincovit 1/ day , Tab Ivermectin 12 mg One per week only

3

IF SYMPTOMS OF COVID PRESENT

- Isolation. ENROLL for Tele-consultation with your Doctor
- Pulse oximeter to check saturation twice a day. Report if below 92 %
- Steam inhalation + Immunity booster tabs given above
- Tab Doxy 100 mg twice a day for 5 days
- Tab Crocin 500 mg twice a day for 5 days
- TESTS TO BE DONE: RT-PCR FOR COVID, CBC, LDH, LFT, FERRITIN, D DIMER, CHEST X-RAY
- IF RTPCR IS NOT CONFIRMATORY AND THE CONDITION IS NOT IMPROVING, THEN CT SCAN OF THE CHEST TO BE DONE.

After one-week symptoms should subside and oxygen saturation should be above 95%. If not then report to your Doctor for further management.



Issued in the Public Interest - by:

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बड़ का पेड़ और मेरा बचपन



सुरेंद्र आचार्य

(आप बहुराष्ट्रीय सिक्वोर मीटर्स लिमिटेड में सीनियर मैनेजर पद पर कार्यरत हैं।)

बचपन कितना मधुर था, कितना चंचल और मस्ती भरा था; और वैसी ही मेरे बचपन की स्मृतियां, उतनी ही उजली और उतनी ही गुदगुदाने वाली। ऐसा ही एक वृतांत आपके साथ साझा कर रहा हूं।

किस्सा उस बड़ के पेड़ का है, जहां कौन आशियाना नहीं लेता था!

बचपन में जबसे उसे देखा, एक ही सवाल मानस पटल पर उठा कि कोई वृक्ष इतना हटा कटा, इतना विशाल भी हो सकता है भला!

तालाब के किनारे वाले हमारे बड़ के वृक्ष का तना बड़ा ही भीमकाय था, कोई 4-5 वृक्षों के तने उससे समा जाए उतना परिमित तो उसका होगा ही।

हम बालक - गण स्कूल के बाद टोलियों में खेलने और तालाब में तैरने जाते, इसी बड़ के तने में अपने वस्त्रों को आश्रय देकर तैराकी का आनंद लेते थे।

बड़ की लंबी लंबी जटाओं सरीखी जड़े, गर्मी में हमें झूलने का पूरा आनंद देती थी। वहीं जड़े सावन के महीने में सखियों को भी उतना ही आनंद देती थी।

बार बार यह प्रश्न जरूर मनःस्थल पर आता था; पता नहीं कौन वो पुण्यात्मा थी जिसने इतने विशाल वृक्ष का बीजारोपण किया था!

एक वाक्या ऐसा हुआ, हम सब साथी रोज की तरह अपने इस प्रिय बड़ की एक विशाल शाखा पर बैठे थे और शायद कुछ सखा तो भूत की भांति लेटे हुए भी थे। उसी क्षण कहीं दूर से एक अथेड़ आयु का व्यक्ति हमारी ओर बेलो की जोड़ी को हाथ में लिए आ रहे थे, और जोर जोर से चिल्ला रहे थे। कुछ समझ आता उससे पहले कई साथी करीब 12-15 फुट ऊंचाई वाली जिन शाखाओं पर हम आनंद ले रहे थे, नीचे कूदने लगे। मुझे भी कुछ समझ नहीं आया, मैं भी छलांग लगा कर कूदा और भागने लगा। गलियों गलियों में भागते, बचते - बचाते, जैसे - जैसे घर पहुंच गए और चुपचाप अपना बस्ता खोल बैठ गए।

शाम होने पर बात घर आ पहुंची। वह व्यक्ति "देवा बा रावत" थे जिन्होंने घर आकर दादाजी से शिकायत की, इतनी बड़ी डाल पर ये बच्चे बैठ झूलते हैं। पेड़ की डाल के टूटने का खतरा भी रहता है, और कभी ऐसा हुआ तो बच्चों की हड्डी टूटने की भी पूरी आशंका है। दादाजी ने उन्हें समझा बुझा कर वापस भेज दिया।

बाद में दादाजी ने पास बुलाकर समझाया कि यह देवा ही था जिसने बचपन में इस पेड़ को लगाया और जीवन भर इसका संरक्षण करता आ रहा है।

आज उस पुण्यात्मा के लिए गांव में सबके मन में बड़ा आदर और सम्मान है।

इस पवित्र वृक्ष की महिमा ही कुछ और है। इसकी घनी छांव कई पुण्य कर्मों, आध्यात्म और सेवा के कार्यों की साक्षी बनती रही है।

इसकी ठंडी छाया और हवा, इस पर बैठे कोयल जैसे पंछियों की मीठी आवाजें, इसके खट्टे मीठे फल जो पंछियों के साथ साथ हम बच्चों को भी बहुत आनंद देते थे।

वैशाख और जैठ की तपन भरी गर्मी में यहां राहगीरों के लिए सेवाभावी व्यक्तियों के आर्थिक सहयोग द्वारा मीठे और शीतल जल की प्याऊ की जल सेवा होती आ रही है।

प्रतिवर्ष भाद्रपद की देवझूलनी एकादशी पर प्रभु श्री केशव राय जी, श्री चारभुजा जी, श्री सांवरिया सेठ, सपरिवार नगर भ्रमण के बाद इसी वट के नीचे अपने वेवान (विमान) को आश्रय देते हैं, और भक्तगण सत्संग और प्रभु का सरोवर स्नान और अंत में आरती इत्यादि से भक्ति भाव में डूब जाते हैं।

इसी वट के नीचे पथवारी (तुलसी जी की क्यारी) बनी है, जहां तीर्थ यात्रा और गंगा जी का जल पधराया जाता है, सभी परिवार जन इसी वट के नीचे बैठकर तीर्थ यात्रा के संपन्न होने के दस्तूर को निभाते हैं।

एक व्यक्ति का छोटा सा संकल्प एक पूरे गांव, पूरे समाज के लिए सेवा व सत्संग का केंद्र बिंदु बन गया। आज तालाब वाला यह वट वृक्ष मात्र एक पेड़ नहीं हमारे पुरखों कि और हमारे बचपन कि यादों को हमारे दिलों में संजोए है।

क्या हम सब भी एक ऐसा ही संकल्प नहीं कर सकते! एक ऐसा ही वटवृक्ष मुझे भी अपनी एक अलग पहचान दे, पुण्य कमाने का अवसर दे, और अपने इस पुरुष जन्म को सार्थक होने का अवसर दे। मेरी पहचान जीवन के साथ और जीवन के बाद भी बनाए रखे!



“Live Life Effortlessly”

Aditi Sharma

HR Executive

Manipal Hospital Whitefield-Bengaluru

Life is to live in peace and harmony and enlightenment is the key to bring harmony and peace. The essence of enlightenment is to know how to play the game of life effortlessly.

The effort itself is significant to reach a state of effortlessness. Human beings are too naïve to know how to achieve that effortlessness. Look around in nature and you will find effort happening spontaneously yet harmoniously. It is intrinsic to nature. Until you discover that state of effortlessness, effort should be put in spontaneously in whatever work you do.

As humans, we complain that we are constantly making efforts, and things only get worst. The more we make an effort for peace, love, or harmony the more we end up confusing ourselves and complicating life.

Let me share a secret, a very big secret of nature; nobody knows in the beginning how to ride a bike, but when you have a very strong aspiration or desire to ride a bike, then you start making an effort to learn it. And when you are learning with a learning attitude, you make many mistakes. but you are making an effort to learn. Life is like that, Make your effort more intentional and clear, don't bother if your efforts are right or wrong. But your intentions should be clear, that you are making an effort to learn how to drive. and one day, after making so many mistakes, you will start riding the bike and your life correctly, beautifully, and effortlessly.

The key to effortless living is to put efforts with "Clear Intentions" and "Attitude" so that you know where are you going and don't limit yourself while doing so. Come out from your shell and give your full dedication towards your dreams and goals.

Remember: "All things are difficult before they are easy."



Understanding BLOCKCHAIN

-Vartika dadheech

B.tech Sophomore | Microsoft learn student ambassador |
Technical Content Engineer at Geeksforgeeks

Dadheech International Trade foundation has been doing a commendable job from organizing knowledgeable events, conducting new programmes to publishing insightful DITF bulletins bringing all of us closer. I really love how the whole DITF team have stood up for each other in this time of crisis whether it be helping someone with their job search or improving mental health. I think this is the true essence of DITF and I'm very happy to be a part of this. This is a small contribution from my side to this great phenomenon.

Imagine you and I bet Rs 500 on tomorrow's weather in Mumbai. I bet it will be sunny, you bet that it will rain. Today we have three options to manage this transaction:

1. We can trust each other. Rainy or sunny, the loser will give Rs 500 to the winner. If we are friends, this could be a good way of managing it. However, friends or strangers, one can easily not pay the other.
2. We can turn the bet into a contract. With a contract in place both parties will be more prone to pay. However, should either of the two decide not to pay, the winner will have to pay additional money to cover legal expenses and the court case might take a long time. Especially for a small amount of cash, this doesn't seem like the optimal way to manage the transaction.
3. We can involve a neutral third party. Each of us gives Rs 500 to a third party, who will give the total amount to the winner. But hey, she could also run away with all our money. So we end up with one of the first two options: trust or contract.

Neither trust nor contract is an optimal solution: We can't trust strangers, and enforcing a contract requires time and money. Blockchain technology is interesting because it offers us a third option which is secure, quick, and cheap. Blockchain allows us to write a few lines of code, a program running on the blockchain, to which both of us send Rs 500. This program will keep the Rs 1000 safe and check tomorrow's weather automatically on several data sources. Sunny or rainy, it will automatically transfer the whole amount to the winner. Each party can check the contract logic, and once it's running on the blockchain it can't be changed or stopped. This may be too much effort for a Rs 500 bet, but imagine selling a house or a company. Here, we are starting with an analogy of the money transfer from my account to your account. Remember, blockchain has many use cases, the money transfer system is one of them. Before moving on to what exactly is blockchain, let's first understand what is a block?

Suppose, I make a transaction of some amount from my account to your account. When I make a transaction from my account to your account, there has to be a place where this transaction information must be written down. That place is a block. In block, we write the information like:

- * Who is transferring the money to whom?
- * The amount associated with that transaction.
- * Some other pieces of information like the signature.

So, the block is an information holder similar to the cheque in the bank. The block also holds a unique hash (H) for its identity in addition to the information (I).

As there are many transactions, there will be many blocks.

And these blocks are connected through a chain to form a blockchain.

Now the question arises, why are the blocks connected?

The blocks are connected in order to provide the security to the information.

Also, the hash of the current block is dependent on the hash of the previous block. To summarise, the Blockchain is:

- * a time-stamped series of data — This means that each piece of data has a time stamp on it.
- * immutable or non-corruptible record of data — This means that data on the blockchain cannot be altered.
- * managed by a cluster of computers — This means that the data on the blockchain is managed by millions of computers distributed worldwide. A unique record with a unique history is created and copied into millions of instances stored on millions of computers on the net.

The Blockchain has

- * no central authority — There's not one place that the data is stored. Everyone in the network of millions of computers owns the information collectively.
- * information is open for everyone to see — The information on the block is completely transparent for everyone to see.
- * no transaction cost — The Blockchain carries no transaction cost. Passing information from A to B on the Blockchain does not require paying a third party for simply initiating a transaction on the blockchain.

Let's understand, how does the blockchain work?

- * Vartika wants to make a transaction.
- * She creates the transaction.
- * She submits the transaction to the network.
- * A machine in the network verifies the transaction and gives the approval.
- * The new block is created in the blockchain for Vartika's transaction.
- * The updated blockchain is broadcasted to everyone in the network.
- * The transfer is done.

Why is the Blockchain secure?

- * The design of the chain — The blockchain is an immutable cryptographic chain. By design, it cannot be corrupted. The data inside the blockchain cannot be altered without going through the verification process. Cryptography also protects the data stored inside the chain.

- * **The distributed architecture** — The fact that there's no central authority that holds all copies of data, it prevents all of the information from being compromised at the same time. Unless hackers can falsify the records on all the millions of instances of computers, hackers won't be able to successfully falsify these records.

- * **The transparent data** - The data on the Blockchain is in fact identified by a public key. Everyone on the network can see all the transactions identified by this public key. However, not everyone knows who holds this public key. Essentially, the data is anonymously secured by a public key. Data is transparent to everyone within the same network.
How can Blockchain change our lives?

- * **The real hype of Blockchain** is that it has the potential to disrupt all of our existing industries. I'm listing just a few use cases of Blockchain. There are many more.
- * **Cutting out the middleman** — Due to the fact that individual units of objects such as (music, money, book, etc.) can be fitted with the Blockchain code, these objects can now be passed along from person A to person B with no transaction cost. Imagine if you can buy music without going to the Apple Store. Instead, you buy it directly with the artist's website with no overhead on advertising cost and distribution cost. Imagine if you can transfer money without going to the bank. Instead, you can directly pass the Blockchain encoded money to the person who is on the receiving end.
- * **Intellectual Property Protection** — Smart Contracts, distributed ledgers that enable the coding of simple contracts that will execute upon certain conditions, can automate the sales of works without any file copying or redistribution (no middle man). It eliminates the risk of intellectual property theft.
- * **Identity Management** — Distributed ledgers can hold all of your personal information including personalized documents, etc to ensure there is extensive proof of your identity upon initiation of online transactions.
- * **Financial Instrument Trading** — Blockchain will enable efficient settling of financial instruments that remove the need for clearing houses, auditors and custodians.
 - * **Government** — In every election transparency is an issue that's on the rise, what if using Blockchain technology, we can make the results transparent and fully publicly accessible? This can apply to any organizations where decisions will need to be made collectively.

Issues brought up by the Blockchain

Even though Blockchain is a revolutionary technology that can potentially bring a lot of efficiency and security into our lives, it also brings a set of societal issues that must be addressed. These issues will ultimately weigh on the proliferation of Blockchain technology in certain industries.

1. Lack of Regulation — As industries implement Blockchain technology, regulation has to catch up. In the Bitcoin or the cryptocurrency space, we are already experiencing the repercussions of lack of regulation. Shady things like influencers (cough Elon Musk cough) playing with sentiments are proliferating at a rapid pace in cryptocurrency space.

2. Complexity and Slowness — The Blockchain technology depends on the network of millions of computers for verification and updates, this can be a time-consuming process if there are millions of transactions to be initiated by companies. On the consumer side, the implementation of Blockchain technology by large companies is not always clear. In an effort to make additional profit, companies can potentially bundle up data to sell to the advertiser and add hidden fees.

सयाली दायमा की कलम से

See

**I see light at the end of tunnel
I see sky as my infinite canvas
I see ocean as my journey**

**The rock is now hard, strong and steady
A river flow gushing through always ready
Trees sway high & birds that fly
Make a leap, but stick to the roots, I see ..**

**That burning desire, your goals - your fire ..
Do make up moments & not get restless on pyre!
Breathe, respect, live, help, love .. I see**

**Every day is new, the worries aren't few
Put your best, leave it to Him for the rest!!
Don't forget a cheer & rise above fear
I am a student of life, I see ...**

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PURCHASE OF HOUSE (TAX IMPACTS)

By-Arun dadhich

*(practicing Chartered Accountant
in Jodhpur).*

What if someone says there is tax relief if u can see dreams. SHOCKED?? YESS if you are having dream of a house then there are tax benefits also. Here we are to tell you, how it gives you benefit with reference to taxation.

SOURCE OF INCOME:

A person can have income from different sources viz. salary, business or any other source like, interest, commission, brokerage etc. only salary head is having a large impact on tax calculation as many other heads of salary structure get affected like HRA etc.

TAX DEDUCTION ON INTEREST ON HOME LOANS:

Once you are done with purchase of house and gone through the formalities of loan from a banker here comes the point of tax benefits.

A) PURCHASE OF READY BUILD PROPERTY:

Homeowners can claim a deduction of up to Rs 2 lakh on their home loan interest, if the owner or his family resides in the house property. The same treatment applies when the house is vacant. If you have rented out the property, the entire home loan interest is allowed as a deduction.

B) CONSTRUCTION OF PROPERTY:

Deduction on interest is limited to Rs. 30,000 instead of Rs. 2 lakhs if both the following conditions are satisfied:

- a. the loan is taken on or after 1 april 1999
- b. the purchase or construction is not completed within 5 years from the end of the financial year in which loan was availed

Note: Interest deduction can only be claimed, starting in the financial year in which the construction of the property is completed.

How a person will claim a tax deduction on a loan taken before the construction of the property is complete?

Deduction on home loan interest cannot be claimed when the house is under construction. it can be claimed only after the construction is finished. The period from borrowing money until construction of the house is completed is called pre-construction period.

Interest paid during this time can be claimed as a tax deduction in five equal installments starting from the year in which the construction of the property is completed.

Summary

Particulars	Section 24(b) of the Income Tax Act for Home Loan
Tax Deduction allowed for	Interest
Basis of Tax Deduction	<i>Accrual basis</i>
Quantum of Tax Deduction allowed	Self-Occupied Property: Rs. 2,00,000 Non Self Occupied Property: No Limit
Purpose of Loan	Purchase/ Construction/ <i>Repair/ Renewal/ Reconstruction of a Residential House Property.</i>
Eligibility for claiming Tax deduction	Purchase/ Construction should be completed within 5 years
Restriction on Sale of Property	Nil

TAX DEDUCTION ON PRINCIPAL REPAYMENT

The deduction to claim principal repayment is available for up to rs. 1,50,000 within the overall limit of section 80C You can get statement showing details of principal and interest amount from banker every year.

Conditions to claim this deduction-

- The home loan must be for purchase or construction of a new house property.
- The property must not be sold in five years from the time you took possession. Doing so will add back the deduction to your income again in the year you sell. (Very few people

Summary

Particulars	Section 80C of the Income Tax Act
Tax Deduction allowed for	Principal
Type of property	Only residential house property
Basis of tax deduction	<i>Paid basis</i>
Quantum of Tax Deduction allowed	Rs. 1,50,000
Purpose of loan	Purchase / Construction of a new house property
Eligibility for claiming tax deduction	Nil
Restriction on sale of property	Deduction claimed would be reversed if property is sold within 5 yrs.

Tax deduction for first-time homeowners: section 80eea

section 80eea recently added to the income tax act provides the homeowners, with only one house property on the date of sanction of loan, a tax benefit of up to rs 1,50,000, in addition to above deductions.

TAX BENEFITS ON HOME LOANS FOR JOINT OWNERS

The joint owners, who are also co-borrowers of a self-occupied house property, can claim a deduction on interest on the home loan up to **rs 2 lakh each**. And deduction on principal repayments, including a deduction for stamp duty and registration charges under section 80c within the overall limit of **rs.1.5 lakh for each** of the joint owners. These deductions are allowed to be claimed in the **same ratio as that of the ownership share in the property**.

You may have **taken the loan jointly, but unless you are an owner** in the property – you **are not entitled to the tax benefits**. There have been situations where the property is owned by a parent and the parent and child together take up a loan which is paid off only by the child. In such a case the child, who is not a co-owner is devoid of the tax benefits on the home loan.

Therefore, to claim the tax benefits on the property:

1. You must be a co-owner in the property
2. You must be a co-borrower for the loan

Each co-owner can claim a deduction of maximum rs 1.5 lakh towards repayment of principal under section 80c. This is within the overall limit of rs 1.5 lakh of section 80c. Therefore, you can avail a larger tax benefit against the interest paid on home loan when the property is jointly owned and your interest outgo exceeds rs 2 lakh per year.

It's important to note that the tax benefit of both the deduction on home loan interest and principal repayment under section 80c can only be claimed once the construction of the property is complete.

HRA AND DEDUCTION ON HOME LOAN

There can be cases where you work in one city and live on rent, your family resides in another city, and you buy a home where your family is.

Scenario 1:

You live in a rented accommodation and own house is not let out

- HRA for rent you pay for the house in where you are living (i.e. Rented accommodation), and
- Deduction on interest up to rs 2,00,000 on the home loan and principal amount 1.5 lakh.

Scenario 2:

You live in a rented house; your own house is also let out

- HRA for rent you pay for the house in where you are living (i.e. Rented accommodation), and
- Claim the entire interest you pay during the year on the home loan principal amount 1.5 lakh.

Home Loan Tax Benefit		
Section of Income Tax Act	Nature of Home Loan Tax Deduction	Maximum Tax Deductible Amount
Section 24(b)	Interest	Rs.2 lakh* (Conditional)
Section 80C	Principal (including stamp duty and registration fee)	Rs.1.5 lakh
Section 80EEA	Additional interest (for first-time buyers)	Rs.1,50,000* (Conditional)

‘ ऋषि दधीचि की महिमा ’

- CA. ARUN DADHICH

अरुण रश्मियों से नहाती, अरण्य भूमि खिलखिलाती
 जहाँ लीन समाधि में, अपने तेज की आंधी में
 वही तपस्वी वही दानी, जग के एक ही ब्रह्मजानी
 पिता अथर्व मातृ शांति, मुख पे जिनके दिव्य कांति
 आज लोक में भय त्रास है, देवों की बस एक आस हैं
 ऋषि आहुति दे जीवन की, तभी पूर्णता इस हवन की
 इन्द्र आज लज्जा में आये, कैसे ऋषि से अस्थियां लाएं
 देव समस्त जब द्वारे आये, ऋषि समाधि से बाहर आये
 हेतु उनको आने का पूछा, सकुचित इन्द्र को, कछु और न सूझा
 बोले देवों का हो कल्याण, अगर आप दो अस्थिदान
 हर्षित ऋषि मुस्काये बोले, हुआ धन्य मैं, मेरे भोले
 सृष्टि का गर हो उद्धार, आत्म-वसन दू अभी उतार
 ये कह दे दी अस्थियां दान, जगत में एक ही दानी महान
 परम समाधी ले स्वर्ग सिधारे, कामधेनु पंचतत्व उतारे
 विश्वकर्मा ने पाया सार, शस्त्र बने अस्थियों से चार
 बलिष्ठ वज्र मिला इन्द्र को, मृत्यु दंड मिला वृतासुर को
 शिव का पिनाक मिथिला में छोड़ा, आकर हरी ने उसको तोड़ा
 राम रूप जब विष्णु लीन्हा, रावण वध सारंग से कीन्हा
 चतुर्थ शस्त्र ले पार्थ इतराया, गांडीव से धर्म ध्वज फहराया
 हर युग में कारज तुम सारा, कुल दाधीच आज भी तुम्हारा
 मिश्री मोहन छोड़े ये मंत्र ना, हे कुल नायक तव चरण वंदना



Harshita Joshi

(HR Professionals Taskus India & Philippines)

HOW TO MAKE VIDEO RESUME FOR JOB & HOW TO PREPARE FOR INTERVIEW DURING COVID19

Hunting for a job during the COVID-19 pandemic may feel like your own special version of "Groundhog Day". Covid-19 has changed the recruitment industry, job market and the way companies recruit. There are also changes in the way companies recruit. Virtual recruitment has become new normal instead of the on-campus recruitment drive, Companies are hiring virtually.

So how can you maximize your possibility of getting short-listed in interview or getting a call from a company you want to work with?

A video Resume is the easiest way to stand out from hundreds of application and get a call. A video resume is more than just a modernized way of transforming your paper format. In this article I brief all the job seekers what is a video Resume & why it is important to have one.

What is video Resume- A video resume is a short video created by a candidate for employment. Creating a video resume is a cutting-edge way to find a job. In the video resume the candidate share detailed information about their skills and experience. It shows that you're a forward thinker who gets technology and is up to date (or even ahead of) trends.

Above this, if job seekers embed a video resume in the mail that you are sending to the recruiters and add the word "video" in the subject line it increases the chance by 7 to 10% that Tips for creating a video resume-

- 1) Be Professional & Find a good background
 - 2) Be energetic and enthusiastic
 - 3) Don't make it too long
 - 4) Prepare a script
 - 5) Talk slowly and clearly
 - 6) Focus on a specific experience or skill
- Interviewing during Covid-19 introduces a whole new level of complexity to the process for both employers & job seekers. Both employer and job seekers facing a new challenges taking up the process of interview digitally. Before Covid-19 the virtual interview is not in the limelight. Face to face interviews have been wiped off the picture the video interview have taken their place or we can say that the companies has adopted the digital trend for interviews.

(Zoom, Google meet, Telephonic).

This tactic has also helped in making the interview process more efficient and effective. The overall performance has gotten better after the implementation of remote video interviewing.

Candidates as well as recruiters have been able to convey their best. This change has drastically reduced the costs of the physical interviews and made the whole process faster.

How to prepare for job interviews during the pandemic & How to get a job during COVID-19-

smart tips:

Virtual interviewing is not a new activity for hiring managers but with the recent pandemic, many have shifted to virtual options. This can be a convenient option for both employers and job seekers. It can eliminate commuting into the office and alleviate the stress of navigating to the location. Job seekers should consider the following tips to prepare for their virtual interviews.

- Test equipment before your interview
- Choose a simple background
- Uninterrupted and Quiet location
- Wear Professional attire
- Use professional body language
- Focus only your experience and skills

If you're job hunting during the COVID-19 pandemic, you need practical strategies:

Get comfortable with the remote interview reality.

Keep looking (Search job)

Polish your resume for the bots

Pump up your LinkedIn profile

Consider new certifications & Online Courses Boost your skill.



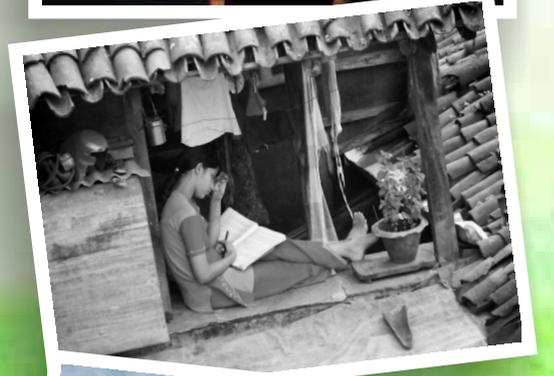
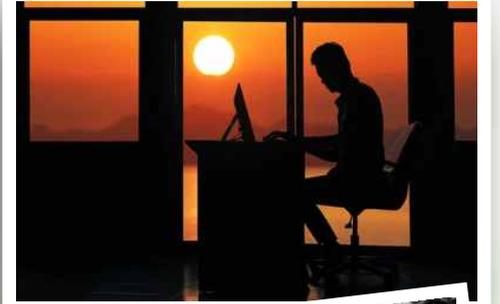
कर्मठ भारतीय हूँ

संकट में प्रसन्नचित्त हूँ मैं,
थोड़े में संतुष्ट हूँ मैं।
ना उम्मीदों में उम्मीद हूँ मैं,
कर्मठ भारतीय हूँ मैं।



-जयप्रकाश शर्मा
(सामाजिक कार्यकर्ता और लेखक)

संपूर्ण संसार में,
व्याप्त है मेरी भुजाएं।
संपूर्ण कमियों पर है,
मेरी शब्दावली।
संपूर्ण धर्मों से सजती है, मेरी बागों।
कर्मठ भारतीय हूँ मैं,



उम्मीद से प्रफुल्लित हूँ मैं,
शक्ति के वास में मैं हूँ,
भारत के वीर पुरुषों के,
अनंत ज्ञान में मैं हूँ,
कर्मठ भारती हूँ मैं।



FRIGHT



-Sayali Dayama
(Content Writer, Pune)

Part 1 -

It was a normal day in the orphanage center as the kids went on with their daily activities. The caretakers duly managed their tasks and ensured each child got proper love and food. The center was reputed in the city as it daily celebrated festivals and organized birthdays at the month end to change the atmosphere in its premises.

Everything was going on its pace and the only day children dreaded was their medical checkup day. The orphanage would be visited by pediatrician and their nurses. Along with them, accompanied a nun who was working with the group after being outcasted by her community. The nun was a bit strange looking and used to behave awkward suddenly sending chills down the spine to the onlookers.

As the team entered the orphanage, there was a sudden change in the mood and everyone could feel some negative vibes. A young girl, barely ten had recognized that this would be her life altering event and could guess this only through her sixth sense. As the nun moved forward to pick up a toddler for the routine checkup, he started crying. Was the toddler also aware of the evil then??

The nun became super-conscious of her surroundings and understood that it wasn't going to be an easy process. It thus became more evident that children are indeed gifts of the God and have a unique sense. She was worried now as there was less time to complete the task assigned by her master. If she failed once again now, she would be definitely perished forever.

All of a sudden, the electricity went out at the orphanage. Without it, obviously health checkup camp couldn't work. This brought a smile to the nun's face, making her believe that things are gearing up well for her to carry on her work smoothly. She silently escaped the room and entered the lavatory. To her surprise, there was a small kid already coming out from the washroom right in front of her eyes. Was what she had planned happening soon now?

The little child could sense someone's presence in the area and noticed the nun standing there smiling widely with a grim satisfaction on her face. As she moved step by step towards the kid, he found an all new courage taking birth inside him. The nun thought her task would be done now and was thinking of grabbing the kid and vanishing from the scene.

She went near him and held him with hands. Picking him up, she soon got talking with the kid in a bid to get friendly with him, and for making him believe she was a well-wisher. The child was missing his mother's touch since last night and the sudden appearance of this woman drifted him away from concentrating on his internal light and sound.

Together they both walked out of the lavatory and came out in the garden of the orphanage. As electricity issue hadn't been resolved out yet, all work was pending and it was a chill tempo. The kids were relieved and had begun playing as usual. Was the nun playing with the kid or the kid was playing with her?

Part 2:

As they stepped into the garden, the darkness was replaced by bright sunlight. While this brought about a smile to the kid's face, the nun became a bit tensed. She could see her plan dwindling and was clueless about what next. Soon, the nun and kid were joined by a little pup who was very delighted to be out in the open. The radiating sunlight from background pierced the nun's mind and she was petrified. Will she fail to do the assigned task now? If yes, what awaits the next in her journey of life?

Questions galore in her soul and it twitched a little. The little kid was having the time of his life; enjoying playing and dancing with the pup. Simultaneously, he was keenly observing what the nun was up to or was he waiting for the right opportunity to pounce on her?

The nun brushed off her confusion and walked towards the kid and his playmate. She picked up the pup in her hands and was slowly cuddling him. Although pups love being handled and caressed by strangers, and always wait for it, this dog went in a complete opposite mode. It started barking loudly and wanted to just get off from the unknown lady. Had the canine too figured out that the nun was a little fishy?

She refused to let him go and was boiling with anger. If this irritation grows, it could have the worse impact on the kid and boy. Having sensed this, the kid moved a step forward and hit the nun with the football present in the garden. Shocked by this unexpected hit, the nun revealed her disguise, her true appearance.

The nun was none other than an evil spirit who came on the earth to fulfill her unfinished tasks as a part of punishment given by her master. Her punishment was to kill a hundred children or face the master's wrath. What better place other than an orphanage would be suit the deed? However, the spirit failed to realize that wherever there is a bad omen present, the good omen is present at the very same place right before evil sows his seed, and if that is not the case, good will reach the point no matter how one tries to stop it.

The kid collected his football and kept smiling while looking at the nun. As he smiled graciously, the light behind grew to be stronger. It impacted the spirit, and she left the dog to run towards the kid. She picked him up and rose high in sky but couldn't reach to a conclusion for the next act. Even if the small boy was in her hands, he was still smiling away unaffected by the change in circumstances.

Nun – Who are you?

Kid – I am you. I am a youngster. I am present in everyone.

Hearing this answer, she was again dumbstruck and began laughing sheepishly instead of her horrifying laughter.

Kid – Go on, I know you have more questions.

Nun – How do you know that?

Kid – I can sense it. Why are you struggling to ask?

Nun – Stop bossing on me

Part 3:

Kid (laughs) – Who I am to boss on you? You are enough for that I suppose

Nun - huh? What do you mean? (perplexed)

Kid – I am just what you seek

Nun – Explain then

Kid – You are acting on your master's sayings. You want to take revenge because of his order. Ask yourself do you really want that?

Nun – True, go on...

Kid – Why are you afraid of what will be the result if you defy your master's orders?

Nun – What do I do then?

Kid – Give up that fright and become free

Nun – How?

Kid – You can do it. Just believe and act on it

Nun – Okay (Still unable to make up her mind)

Kid – Fear is what is stopping you from the next step

Nun – Why did I come looking for you?

Kid – You did not. I came just to help you out.

Nun – What are you? A small kid? (irritatingly)

Kid – (ha-ha) Yeah, maybe

Nun – Tell me (ordered him)

Kid – Stop frightening people and see the change in yourself

Nun – What??

Kid – Every one has own good and bad points. It's on the person what to give weightage to.

Nun – Stop your lecture please. My head is paining now

Kid – It will obviously because I am removing all the bad thoughts from you. I am doing a makeover on you.

Nun – Without my permission?

Kid – Did you take my permission before lifting me up and bring me up here in sky?

The nun fell silent and realized she had no choice. It was a simple tit for tat, and obviously nothing wrong in it. Soon they both returned to the ground. The nun felt light-hearted and as a big baggage of her head had been taken away. She was cheerful on their return and still wondered who this young lad was exactly. The kid had started walking towards the gate of the orphanage silently.

The nun called him loudly and made him stop at the gate. She ran towards him in full speed; panting heavily to reach the spot before he disappears.

Nun – Who are you

Kid – I just told you up in the sky, I guess?

Nun – I repeat, please tell me who are you (pleading)

Kid – Oh! That was quite fast (laughing) I did not expect such a drastic change so soon

Nun – I have learned my lesson. Please tell me WHO ARE YOU?

Kid – I am the same to whom you pray daily. I am Jesus Christ.

Nun – Almighty Lord, heard my prayers. I bow down to you.

Kid – I listen to everyone's prayers.

Nun – Really? Why you took so much time?

Kid – I am always with you, right besides you holding your hand. You never realized it. I will be always with you; now and forever.

Saying these words, the kid slowly started vanishing away from the sight; fading his light. The nun stood at the gate, soaking the whole experience and digesting the whole film that occurred with her since days. The message is clear – be fearless and you will win.



कविताएँ-

स्नेहप्रभा शर्मा

(आप मैजिक जैक ,अमरीका में रहती हैं और हिंदी कविता-लेखन में आपकी विशेष रुचि है।)



अमावस अंधेरी रात में तारे दिखावे ।
 सुबह की सीधी किरण रोशनी लाये।
 अनजान पहचान न पाये ।
 रुख हवा का किधर ले जाये ।
 सिर्फ कर सके तो कर दुआ ।
 कहीं हाथ से फिसल न जाये समय का बहता झोंका ।
 रात टूटा तारा ।
 सुबह का तारा कहलाये ॥

POEM- Wind (Hawa)

Wind If you blow, be slow.
 Do not be fast.
 If you fly high on the Cot
 (Palang) my dry spice will fly.
 If you flow high hut roof will fly.
 So, wind blow slow.
 Do not be shape of tornado.
 Trees will tear, branches will fly.
 Wind blow slow. If you blow
 child crib (Palana) Bell will ring.
 Go. Wind. blow slow

Kids Corner

By Falak dadheech
Studying in 7th standard



Answer key-5

6	2	9	1	7	8	4	3	5
8	4	5	3	6	2	7	9	1
1	3	7	5	9	4	8	2	6
2	7	8	6	4	3	5	1	9
3	9	1	2	8	5	6	7	4
4	5	6	7	1	9	2	8	3
9	6	3	8	5	7	1	4	2
5	8	4	9	2	1	3	6	7
7	1	2	4	3	6	9	5	8

Sudoku-6

8	7			2		9		
	4		8		6			
9	1			4	5	3		6
3				5		8	7	
	6		9	7	2		5	
	2	5						9
		1				2	9	
2			5	1	4		3	
		7		6			1	8

सम्मानिय बन्धुओं से आग्रह है बुलेटिन के लिए अधिक से अधिक रचनाएँ प्रेषित करें।

यह पत्रिका निःशुल्क है, परिजनों को भी भेजें और नए पहलुओं से परिचय करवाएं।