

April 2018

# Vaani

The Voice of IITRAAA



**INSIDE AT A GLANCE**

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**WORLD HERITAGE SITES IN INDIA**

1. Agra Fort, Uttarpradesh (1983)
2. Ajanta Caves, Maharashtra (1983)
3. Archaeological Site of Nalanda *Mahavihara* , (Nalanda University) at Nalanda, Bihar (2016)
4. Buddhist Monuments at Sanchi , Madhya Pradesh, (1989)
5. Champaner-Pavagadh Archaeological Park , Gujarat, (2004)
6. Chhatrapati Shivaji Terminus -formerly Victoria Terminus, Maharashtra, (2004)
7. Churches and Convents of Goa (1986)
8. Elephanta Caves, Maharashtra, (1987)
9. Ellora Caves , Maharashtra, (1983)
10. Fatehpur Sikri , UP, (1986)
11. Great Living Chola Temples , Tamilnadu, (1987,2004)
12. Group of Monuments at Hampi ,Karnataka, (1986)
13. Group of Monuments at Mahabalipuram , Tamilnadu, (1984)
14. Group of Monuments at Pattadakal , Karnataka (1987)
15. Hill Forts of Rajasthan (2013)
16. Historic City of Ahmedabad (2017)
17. Humayun's Tomb, Delhi (1993)
18. Khajuraho Group of Monuments , Madhya Pradesh, (1986)
19. Mahabodhi Temple complex, Bodh Gaya, Bihar (2002)
20. Mountain Railways of India , Tamilnadu and Himachal Pradesh, (1999,2005,2008)
21. Qutub Minar and its Monuments, Delhi (1993)
22. Rani-ki-Vav (the Queen's Stepwell) , Gujarat (2014)
23. Red Fort Complex , Delhi, (2007)
24. Rock Shelters of Bhimbetka , Madhya Pradesh, (2003)
25. Sun Temple, Konârak, Orissa, (1984)

**EDITOR'S DESK**

Dear VAANI Readers,

We have come a long way after the release of Jan'2018 issue. During this period we might have enjoyed and celebrated many vibrant festivals keeping our culture and spirit alive. The rainbow of diversity of India is beautiful and so is the rainbow of IITRAAA activities too. We had a riverfront walk on the banks of Sabarmati River in Ahmedabad. The river front has also lead to substantial enhancement in the beauty of Sabarmati Ashram which is situated on this bank. The front has many unique features worth knowing about. While we enjoyed cycling, walk on river front, water sports and drawing competition for children, the story of the riverfront development was equally interesting. Glimpse of its unique features is also included in this issue. Our next event will be Dr A N Khosla Memorial Lecture. So the diversity of our activities is encompassing a wider spectrum.

IITRAA-R has elected the new EC-2018-20. They have taken a new initiative to outreach various IITRAAs in India which hitherto was missing. VAANI hails the new initiatives by IITRAA-R and wish them to succeed in their new mission. Finance Column gives ready to use tips for I-T. Of course the column 'News That Echoed' is dominated this time by technological achievements.

I wish you enjoy reading this issue. Please do not hesitate to revert back if you like or dislike any part of the issue or you have any suggestion to improve it further. Guest articles are also invited from any IITR Alumni.



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All previous issues of VAANI are available on our website [www.iitraaa.com](http://www.iitraaa.com)

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**IITRAAA -NEWS**

**GET-TOGETHER AT SABARMATI RIVER FRONT**

A great excitement mounted among the IITRAAA members, on announcement of having riverfront walk, the long cherished desire, on Feb 18'2018. The earlier plan was to have the early morning adventure 'long riverfront walk and cycling'. However as the popular demand of the members to have boat rides and children activities too included which start



in the afternoon, the program was shifted to evening. Yet the most exciting part of the event remained the river front walk and cycling on the lower promenade of the river front. The members including the Senior Citizens, cherished the memories of their young hood and Roorkee days. A drawing competition for children was organized inside the riverfront garden near Subhash bridge which took them to pinnacle of their creativity. The topic for above 7 children was 'My favorite Festival'. The children below 7 were given freehand to create their own topics from their imagination. And yes! We succeeded in discovering the budding talents. The readers can enjoy the glimpse of their creations on the next page. The river Front authority too gave an audiovisual presentation on the history and develop-



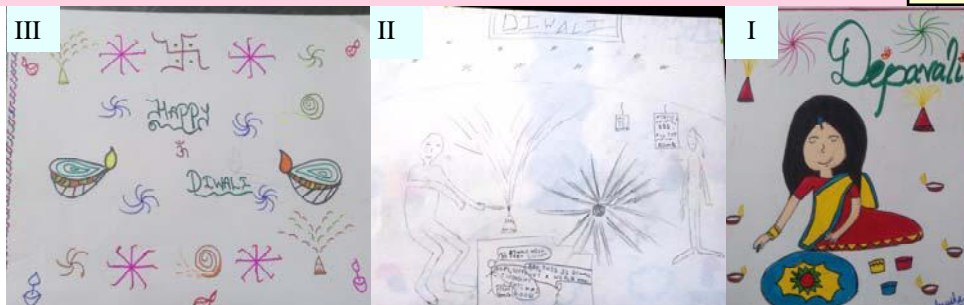
ment of the front and future expansion plan. The children also enjoyed the golf cart and other rides. As the drawing competition was held in the amphitheatre of the river front garden, the members and families eventually got inspired to perform on stage with popular songs and poetries. Our well known poet

member Dr R P Dhiman recited very interesting poems of his creations. Incidentally the curious crowd in the garden who were overseeing our program as outsiders, got so much immersed into our program that they sought our permission to display their talents. We accepted their desire and invited them to perform. A popular poet & writer from Rajasthan emerged out of the crowd and mesmerized the audience with his creations. The program concluded with prize distribution to the winners of the drawing competition by the Bhagirath of IITRAAA 'Sri A C Mathur'. Sri CN Lal, an invited guest lead the team of judges. Participation prize were also given to the below 7 children. The following children (above 7) were the winners of "My favorite Festival" competition

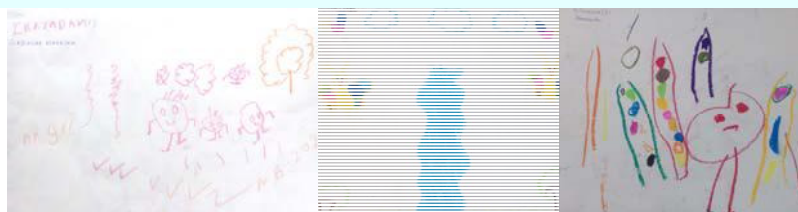
1st prize to	Anusha singh, d/o Sri Arun Kumar Singh
2nd prize to	Aradhya Jain, s/o Sri Rajesh K Jain
3rd prize to	Anushree, d/o Sri Manish Seth

The river front is the north-south concrete embankment made on both side of the river. Each side embankment (east & west) consist of about 11 Km long lower level and upper level platforms. Lower platform is just above the river level and meant for visitor's walking, cycling, riverfront walk, entry to water sports, picnic and many other group activities. Walking or cycling early morning is an absolute bliss. In rainy season, water level overflows on the lower level platform. Upper level platform is meant for yearly shows like air show, Yoga Divas on June 21, Garba Dance for 9 days during Navratry in Sept/Oct, flea market (market for old items), International kite festival, Book fair, Sabarmati Marathon, Cyclothon, Cultural Festival "Sabarmati Festival", Flower Show, Pravasi Bhartiya Divas and many more other activities. Whole year the front is active and vibrant. There are lots of gardens, play stations, amphitheatre, children rides, eating joints. There is a four lane road on either side of the riverfront with entry point roads connecting the city. With these roads in place travelling time to airport has significantly reduced.

The front was made as a part of urban renewal scheme. The poor persons on both banks were living in shabby condition in hamlets/hutments. These displaced persons have been richly benefitted by their rehabilitation with modern infrastructure on south end of the eastern bank front. Residential houses, gurjar bazaar, washer men enclave etc. are the important infrastructure developed for them. The Sabarmati riverfront is the first riverfront



ABOVE 7 -ENTRIES



BELOW 7-PARTICIPATION ENTRIES



in our country. Subsequent to this, other States of India also have taken up the development of similar river fronts on the rivers passing through various cities of the States.



**GLIMPSE OF RIVER FRONT AND ACTIVITIES INSIDE**

### **KRITHIN FOUNDATION– AN INITIATIVE TO PROVIDE HEALTH CARE AT HOME**

Our great alumni and life member of IITRAAA Dr S Velchamy is the founding father of 'Krithin Foundation in Trichi (Tamilnadu). The foundation provides a galaxy of medical health care support at your home. For example senior citizens may need assistance for living and be looking for a sincere caretaker to support routine health care and daily activities. People may need home healthcare for chronic diseases like Alzheimer, heart problem, diabetes, kidney related problems and many more type of disabilities. Dr Velchamy gave a presentation on the foundation services in one of the Executive Committee Meeting of IITRAAA. He informed that the Foundation offers a broad spectrum of life support and health care services with comfort at home. It almost meant that the services could be customized to the individual's need. He has a team of well trained and experienced doctors and healthcare staff to deliver the services with dedication. Right now the services are limited to those who live in and around Trichi. However they may extend the arena in future.

Dr Velchamy is an IIT Roorkee Alumnus and did his MSc(Chem) in 1977. He retired as DGM-HR from ONGC-Ahmedabad, in April'2017. He is now full time active in service of Krithin Foundation work, a great gesture to human service. We wish him bright success in his mission.



## EXECUTIVE COMMITTEE MEETING

The first ECM in 2018 took place on April 8 . The major decisions taken were to have GBM on May 6 to elect the new EC 2018-20. It was also decided to have the 2nd Dr A N Khosla Memorial Lecture on May 12'2018. Sri Achal Khare, the Managing Director of National High Speed Rail Corporation Ltd would deliver the memorial lecture on "Bullet Train between Ahmedabad and Mumbai". Sri Khare passed BE-Civil from IIT Roorkee in 1982.

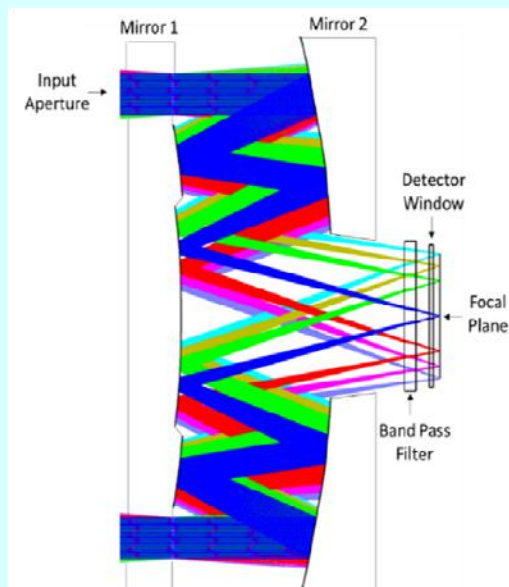


IITRAAA EC meetings, as have always been, are a mini family get-together. The children have special attraction on this day every time. Dr Sudhir Jain our president and Director IITGn is very fond of children and offer them ice cream every time. Now these children have become a great fan of Dr Jain and catch him immediately after the meeting for ice-cream treat. He obliges them. Does any other IITRAA too has such a rich tradition?

### ISRO DEVELOPES ORIGAMY CAMERA FOR NAVIGATION SATELLITE (ISRO website)

ISRO has successfully tested the unfolding optical camera in INS-1C. The satellite is an experimental nano satellite launched by PSLV-C40 on Jan 12, 2018 as a co-passenger payload. INS-1C carries Miniature Multi-Spectral Technology Demonstration (MMX-TD) Payload, delivered by Space Applications Centre (SAC), ISRO Ahmedabad. Its Optical camera uses a compact imaging systems which is housed inside the rocket in stowed condition, thus enabling reduction in its weight and space needed. The cutting edge technology, in turn gives tremendous opportunities for its use in space borne micro/nano satellites and planetary missions where size and weight are at a premium.

This multi-fold optical configuration is known as Origami optics. It is important to note that the reflective optics is based on metal mirrors, rather than the usual glass based origami lens. The use of metal reflectors makes the camera potentially much more versatile in terms of spectral coverage. The mirrors and the optical assembly were developed indigenously by SAC, ISRO situated in Ahmedabad.



**IITRAA AND IIT ROORKEE NEWS** (from the websites and news items)**RESULT OF ELECTION FOR IITRAA-ROORKEE EC-2018-20**

S.No.	IITRAA Af-filiation	Name	Year & Branch	Email	City
1	President	Er. B.K. Chaturvedi	BE Mechanical, 1969	bkchaturvedi@gmail.com	Gurgaon
2	Working President	Prof. A.K. Chaturvedi	Ex-officio	director@iitr.ac.in	Roorkee
3	Vice President	Dr. Achal Mittal	BE Civil, 1986	achal_cbri@rediffmail.com	Roorkee
4	Secretary	Er. Vikas Goyal	BE Mechanical, 1992	goyal.vikas@hotmail.com	Haridwar
5	Immediate Past Secretary	Dr. R.D. Garg	BE Civil, 1989	garg_fce@iitr.ac.in	Roorkee
6	Jt. Secretary	Er. Dinesh Singh Pawar	BE Mechanical, 1993	dsp.uor@gmail.com	Roorkee
7	Treasurer	Er. Nand Kishore Sharma	BE Civil, 1979	nksharma1979@yahoo.co.in	Haridwar
8	DORA, IITR	Prof. B. R. Gurgar	Ex-officio	dora@iitr.ac.in	Roorkee
9	Member	Er. Sudhir Kumar Mital	BE Civil, 1966	mitalsk@gmail.com	Roorkee
10	Member	Dr. Ashok Kumar Gupta	BE Chemical, 1971	akgd30@gmail.com	Roorkee
11	Member	Er. Bharat Bhushan Gupta	BE Mechanical, 1974	gupta244@gmail.com	Gurgaon
12	Member	Er. Aditya Gupta	BE Mechanical 1974	adityangupta@yahoo.com	USA
13	Member	Er. Harish Goyal	BE Civil 1979	harish.goyal@iitr-heritagefund.org	USA
14	Member	Ar. Ashutosh Kumar Agarwal	B. Arch. 1986	ashutosh.kr.agarwal@gmail.com	Delhi
15	Member	Dr. Satyendra Mittal	ME Earthquake, 1988	satyendramittal@gmail.com	Roorkee
16	Member	Er.Pant Nikhil Kumar	B. Tech. Civil 1988	nik_pant@yahoo.co.in	Roorkee



17	Member	Er. Pradeep Kumar Bansal	BE Mechanical 1989	pradeepk@bhelhwr.co.in	Haridwar
18	Member	Er. Ajay Kumar Mittal	BE Civil 1992	ajaymittal936@gmail.com	Lucknow
19	Member	Er. Vivek Kumar	BE PP 1992	vivekk@iitd.ac.in	Delhi
20	Member	Er. Vipin Kumar Sharma	BE Mechanical 1993	kvipins@gmail.com	Dehradun
21	Member	Er. Navneet Prakash Agarwal	BE Industrial 1995	np_agarwal@rediffmail.com	Bareilly
22	Member	Er. Devendra P. Saroj	B. Tech. Civil 2002	d.saroj@surrey.ac.uk	USA
23	Member	Dr. Anju Saini	Ph.D. 2013	anju.iitr@gmail.com	Roorkee
24	Member	All Presidents of Local Chapters	Ex-officio		
25	Nominated Member (specially invited)	Sri A C Mathur	BE-Mech-1977 batch, ME-Mech 1988 batch	mathurac@gmail.com	Ahmedabad

Ever since the new committee took over the charge for running the affairs of IITRAA-R, the association has got a new lease of life. They have launched a massive campaign to improve connectivity with various IITRAA in India. Dr Achal Mittal, Vice President and Dean Alumni of IITR visits them and attend their EC meetings. This is a paradigm shift in the approach of IITRAA-R to improve connectivity between various IITRAAs and widen the alumni data base. The President has also nominated Sri A C Mathur (BE-Mech 1977 and ME-Mech 1988) as the additional EC member. Mr mathur is the founding father of IITRAA Ahmedabad Chapter(IITRAAA) who played a catalytic role in making the association to sustain for more than three decades and kept it vibrant. He maintained live wire contacts with IITRAA-R and IITR during this period. It is this statesmanship quality which got him inducted as nominated member into IITRAA-R EC. It is hoped that with PR Skills imbibed by Sri Mathur, the IITRAA-R will progress leaps and bounds to fulfill its purpose. VAANI wishes him great success in revitalizing IITRAA-R.

#### OVER 4 LAKH BEGGARS IN INDIA (Yahoo website)

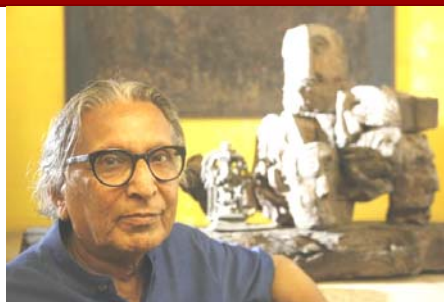
What a shame! the country still has over four lakh beggars despite of the fact that we got freedom 7 decades ago. West Bengal tops the list with 81,000 beggars. The beggars consists of 2,21,673 males and 1,91,997 females. Uttar Pradesh and Andhra Pradesh stood at second and third positions, with 65,835 and 30,218 beggars respectively. Amongst the UT's New Delhi and Chandigarh have the largest numbers of beggars.

The circumstances which forced them to beg could be the linkage to mafia, religious places and poverty. Each of the category need separate strategy to eradicate the evil.

## THE NEWS THAT ECHOED (from various websites)

### PRESTIGIOUS PRITZKER ARCHITECTURE AWARD-2018, GIVEN TO ARCHITECT AND EDUCATOR BALKRISHNA DOSHI (yahoo website)

The prestigious Pritzker Architecture award-2018 was given to Architect and Educator Balkrishna Doshi, best-known for his innovative work on designing low-cost housing. He was the first Indian to win architecture's highest honor in its 40-year history. The award has been



instituted by the Chicago-based Pritzker Hyatt Foundation. He has been into the field for the last 70 years. He is also a well known educator who has founded the prestigious institute "School of Architecture and Planning-CEPT" in Ahmedabad. Doshi was influenced by two of the great 20th-century architects, Charles-Edouard Jeanneret, known as Le Corbusier, and Louis Kahn. He amalgamated prefabrication and local crafts thereby making his designs linked to history, culture & local traditions.

Among the famous Doshi's achievements are; Aranya low-cost housing in Indore accommodating about 80,000 people, many of them poor, through a system of houses, courtyards and internal pathways; naturist caves 'Amdavad ni Gufa underground art gallery' in Ahmedabad; buildings for government offices, companies and universities etc. He called the prize an honor both for himself and for India. Prime Minister Narendra Modi congratulated him on the achievement.

### A S KIRAN KUMAR-FORMER CHAIRMAN-ISRO, GETS INTERNATIONAL RECOGNITION (ISRO website)

The Aerospace Historical Society, in collaboration with the Graduate Aerospace Laboratories at the California Institute of Technology (GALCIT) has chosen Shri A S Kiran Kumar, Vikram Sarabhai Professor, ISRO and Former Chairman, ISRO/ Secretary, Department of Space for *International von Karman Wings Award* – 2018. The award is given for exceptional contribution in the field of space applications, relevant specially for socio/economic development of a country and promoting international cooperation for the global space applications.



### DOUBLE-BED ROOM AT 35000 ft HEIGHT (yahoo website)

Qatar Airways' QSuite offers a double bed feature in their flights. London-based design group PriestmanGoode designed the lavish QSuite, as unveiled by Qatar Airways. They also designed the first lie-flat bed for Virgin Atlantic back in the 1990s. The innovative design by the designer company conceptualized the feature by conjoining the two suites into one in the business class. There are many more customized features in the suite incorporated in the business class.



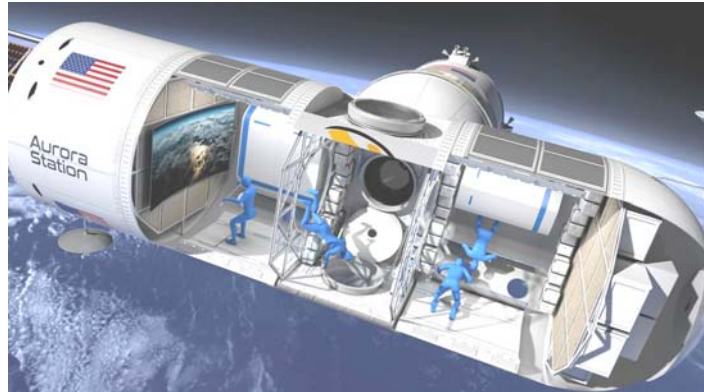
The television screens in the central seats can be moved to create a four-person private suite for meetings or for meals, while those who might want more privacy can utilise the built-in panels to create a private room or stow them away when not in use. The television screens can be removed to create a four-person dining area with Qatar Airways' QSuite

The first QSuites were retrofitted onto the airline's existing aircraft a year before. At a rate of about one plane per month, the airline intend to retrofit their entire fleet of 194 aircraft with this feature.

### **SPACE TOURISM REACHES NEW HEIGHT 'A LUXURY SPACE HOTEL' (yahoo website)**

The capsule shaped Aurora Station will be a luxurious space hotel where you could spend 12 days in space, with five other fellow tourist.

The trip, costing just \$9.5 million, will provide you opportunity to spend time in space for about 10 days and enjoy spectacular views of 'the Earth, and the chilling midnight-black of the unexplored cosmos'. The cabin is about 43 feet (13 meters) long and 14 ft wide.



The capsule will be in an earth orbit at a height of 200 miles (320 Km). Playing cards, non-space food, and drinks will be available for a fee. The space hotel is marketed by Orion Span and expected to be available by 2022.

### **IAF COMMITS TO 324 TEJAS FIGHTERS, PROVIDED A GOOD MARK-II JET IS DELIVERED (TOI)**

IAF will induct indigenously designed and developed 324 Tejas Supersonic Jet Fighters into its services, in long-term to make up for its fast-depleting number of fighter squadrons. First supply will consists of 123 Tejas at a cost of Rs 75000 crores. The next batch of 201 "Tejas Mark-II Jets" will be with much better avionics and radars, enhanced fuel and weapons carrying capacity, and more powerful engines. The existing single-engine Tejas has limited "endurance" of just an hour, with



a "radius of action" of only 350-400-km, and weapon-carrying capacity of 3-tonne. Other single-engine fighters like Swedish Gripen-E and American F-16 have roughly double the weapon-carrying capacity and triple the endurance. IAF needs 42 squadrons (each having 18 jets) to tackle the "collusive threat" from China and Pakistan. Though French Rafale Fighter jets will augment the combat power in coming years, Indian capability, in parallel will be enhanced by developing TEJAS-Mk-II. The decision also compliments the Make-in-India campaign.

### **ALL-WOMAN NAVY TEAM RETURNS AFTER SAILING AROUND WORLD (TOI)**

Six valiant women naval officers took off for "Navika Sagar Parikrama" expedition in INSV Tarini from Goa. After an arduous voyage of eight months to circumnavigate the globe on a sail



boat, with stop-over at five ports, INSV Tarini with the six naval officers returned back to Goa on May 21. The expedition was received and honored by the Defence Minister Nirmala Sitharaman and Navy Chief Admiral Sunil Lamba.

The expedition lead by Lieutenant Commander Vartika Joshi was the first-ever Indian circumnavigation of the globe by all-women crew in Indian-built sailing vessel INSV Tarini. It covered over 21,600 nautical miles. They visited five countries and crossed the equator

twice, sailed across four continents and three oceans, and "passed south" of the three "Great Capes" - Leeuwin, Horn and Good Hope. The expedition was completed in six legs, with stop-over at the Fremantle Australia, New Zealand, Falklands, South Africa and Mauritius.

The crews, in addition to Vartika Joshi, included Lt-Commanders Pratibha Jamwal & Swati P and Lieutenants Aishwarya Boddapati, S Vijaya Devi and Payal Gupta. They had undergone an extensive training before the expedition for about 3 years. The women crew have demonstrated women power associated with extra-ordinary courage.



#### **NYPD GETS FIRST FEMALE TURBANED SIKH AUXILIARY POLICE OFFICER (TOI)**

The New York Police Department (NYPD) appointed Gursoach Kaur as its first woman turbaned Sikh, as an Auxiliary Police Officer (APO). Her induction aims to motivate others to join for law enforcement and help create better understanding of Sikhism.

"We are proud to welcome first Sikh turbaned female Auxiliary Police Officer in the New York Police Department" said the academy official. We are proud of you. Stay safe, the Sikh Officers Association tweeted. The association said in a Facebook post that it was proud to welcome Kaur to the Police Department. "Your service will be a motivation for others to join the Law enforcement Family" it said. The association is the nation's first organisation to represent Sikh Officers in Law Enforcement. Minister of State for Housing and Urban Affairs Hardeep Singh Puri also tweeted about Kaur, expressing hope that a turbaned lady officer will help create better understanding of Sikhism in the US.



#### **TRUMP HAILS KALPANA CHAWLA AS AMERICAN HERO (TOI)**

Kalpana Chawla is well known amongst us as the first Indian astronaut who flew Space Shuttle in 2003 but died in space as the shuttle disintegrated and exploded while entering into the earth atmosphere. US President Donald Trump has hailed Indian-origin Kalpana Chawla as an American hero for devoting her life to the space programme and inspiring millions of girls to become astronauts. He said this while declaring the month of May as 'Asian American and Pacific Islander Heritage Month'. She was posthumously awarded the Congressional Space Medal of Honour. National Aeronautics and Space Administration(NASA) also posthumously awarded her the NASA Space Flight Medal and the NASA Distinguished Service Medal.



### **ISRO DEVELOPS DESI ATOMIC CLOCK, TO BE USED IN INDIAN NAVIGATION SATELLITES (TOI)**

Space Application Centre, ISRO, Ahmedabad has developed an indigenous atomic clock which is a vital instrument in finding the precise location of an object on earth by a navigation satellite system. IRNSS is a congregation of seven navigation satellites and has been named as “NAVIC”. A glitch in imported atomic clock in one of the NAVIC satellite had hit the full potential of the services. These atomic clocks were imported hitherto. With the indigenous development of the clock by SAC, India has overcome the hurdle of importing the strategic item ‘Atomic Clock’.

Director-SAC said “With the development of the desi atomic clock, ISRO has become one of the few space agencies in the world to have gained the capability of developing this highly sophisticated technology. The design and technology of the imported atomic clock is not known to us but the desi clock has been developed based on our own designs and specifications. This clock is as good as the imported one. It is hoped that the indigenous atomic clock will work as per specifications and will have a life of 5 years. Each of the 7 satellites of NAVIC system need three atomic clocks and these clocks are imported at present”.



### **ISRO's BATTERY TECHNOLOGY TO BE USED FOR E-VEHICLE INDUSTRY (TOI)**

As there is a great need to reduce air pollution & crude oil import, the Central Government has initiated an ambitious e-vehicle project to meet the above objectives. This needs the development of low cost, high capacity batteries and make the same available to the automobile industries in open market. Based on the battery technology, developed by ISRO for its own space programs, the Government has asked ISRO to develop cheaper version and transfer technology to automotive industries for commercial use in e-vehicles. Bharat Heavy Electricals Ltd (BHEL), a PSU, is already in the process of manufacturing 10,000 space cells per year for ISRO's space applications, based on technology transfer by ISRO. Now ISRO is in the process of transferring the technology on low cost batteries to automobile industries. ISRO had earlier allowed the Automotive Research Association of India-ARAI (an industrial automobile research association) to use ISRO's 50Ah and 100Ah cells for developing prototypes of an e-scooter and an e-car, respectively. ARAI last year demonstrated the use of 50 Ah cells in two-wheelers that could run up to 98 km with a two-hour charge with speed of up to 40-50 kmph. ISRO's move comes as a huge relief for the industry as Li-ion batteries are currently not manufactured commercially in the country but are imported from Japan or China.



In January this year, the committee of secretaries recommended that the power ministry should initiate “requisite power tariff and access policies” for enabling development of charging infrastructure, in consultation with the Central Electricity Regulatory Commission and other agencies, official sources said. Currently, India shells out Rs 7 lakh crore annually in crude oil imports.

**FINANCE AND LAW****FINANCE****INCOME TAX ALERTS**

1. File Income-tax Return (ITR-1 or ITR-2) on or before 31.07.2018, for A.Y. 2018-19 (that's for income of F.Y. 2017-18). If you miss the timely filing, you'll not only be subjected to fine ("late fee") of 5000 (upto 31.12.2018)/10000 later, but also will be denied 80TTA, 80U, 80QQB, 80RRB deductions. Pensioners should get Form 16 (Part A & B) from your employer (banks in case of pensioners). In case of clarifications contact helpline 1800 103 0025.

2. This year's forms are nearly similar to the AY 17-18 ones except of course: 'Cash Deposit' details are omitted (that was a one-time requirement in the 'demonetization' year). A few details of 'Salary Breakup' and 'House Property Income' are now added in ITR-1 too (so far it was only in ITR-2). Like last year, Unique TDS Cert. Nos of Forms 16-A (TDS on Interest) are not asked in ITR-1, but they are needed in ITR-2. So ITR-1 can be filed faster if ITR-1 is relevant to you. If you have rented out a house and the rent exceeds 50000 Rs. pm., the tenant has to deposit 5% TDS and give you a TDS Certificate, and you have to provide those details. While interest on loan for such (rented or vacant) house is deductible without any ceiling as such, you can only take 2 Lakh per f.y. and carry rest forward.



Dr Pranav Desai  
079-26753289  
98240 06712

**REPORTING EXEMPT INCOME**

It is in your interest to report exempt income (not to add any tax from it), so that subsequently if you invest/spend it, query on 'source of funds' (if at all received) can be answered satisfactorily.

In ITR-1 only 3 such types of exempt incomes are explicitly indicated. But there is scope to write more Section Nos. and amounts. E.g. 10(11) – PF/PPF Interests, 10(10D) – Life Policy, 10(35) – Mutual Funds' Dividends, 10(17A) Specified Awards, etc. In ITR-2 also, 3 types are shown but they have not bothered quoting Section Nos. ! Do not mix direct share dividends [10(34)] and M.F. dividends [10(35)].

Those retired during March 2017 to Feb. 2018 may have huge retirement benefits to report. Please look up Section Nos. of each received benefit in my last write up in Jan'2018 issue. Report sums in the years actually received.

Here is a tricky question : If you receive a cheque of say, 11 Lakh Rs. from your Father, Mother, or from your Son or Daughter, or from a close Uncle/Aunt, how do you report it, and do you have to pay tax on it? As I understand, this is a Capital Receipt and not an income (Not even an 'Exempt-Income'), so do not report, do not pay tax. But take a letter from the donor and keep in I.T. Folder as evidence to be preserved.

**CONFUSION DURING F.Y. 2018-19, ON PENSION**

This will not appear while filing AY 18-19 return, but it will trouble you in filing AY 19-20 return for <60 pensioners (e.g. VRS) in paying advance taxes on 15.06.2018, 15.09.2018, 15.12.2018 and 15.03.2019. The problem is that the Banks are not yet giving Rs 40000 standard Deduction in pension.

Hon. Finance Minister's Budget Speech (Part B – Item 151), as well as subsequent clarification/



notification by CBDT, clearly said that Pension also (besides salary) will be eligible for this Std. Ded. But the Finance Bill/Act only says "from Salary". Now, is 'Pension' a 'Salary'? YES, if you look at ITR-1 or 2 used by the pensioners also. Here pension figure is shown as 'salary'. In fact, our disbursing bank is to be shown as our 'Employer'

### **DO YOU OWN SHARES / MUTUAL FUNDS ?**

Filing in July 2019 for F.Y. 2018-19 (A.Y. 2019-20) is going to be a Challenging Exercise ! Right away, please request your sharebroker to give you a Statement of Holding of Shares as on 31.01.2018, with prices as on that day. In fact, highest of that day, which could be even more than the closing price. It is very unlikely that he will give you that, he'll just give list as per closing price. Similarly request each of your Mutual Funds administrators to give you (for Equity Oriented Schemes only), the 31.01.2018 prices (values) –

If possible, plan your Share sales/ Mutual Fund redemptions to spread over a few financial years such that in each financial year, you make just about 1 Lakh Long Term Capital Gain on these (un-indexed) – that's the initial tax-exempt threshold, beyond which (on excess over 1 Lakh), 10% LTCG tax is applicable. The gain is with respect to original cost OR 31.01.2018 price, whichever is higher. For more details please see my FINCOL 31.03.2018. As per SEBI rule, be prepared to handover a copy of your ITR to your Sharebroker.

### **QUICK LOOK ON TAX SLABS AY-18-19 (FY 17-18)**

Let me take a 'general' case of a person who has 4 types of incomes –

(a) Pension (b) Interest (c) Long term capital gain by selling a house (>3 years) (d) Short term capital gain by selling shares/equity mutual funds (< 1yr).

The sum of all 4 is the 'Gross Total Income' from which 80-C (eg PPF), 80-D (medical ins. premium), 80TTA (S/B A/c interest) are deducted, plus any others – like 80U, 80E. That leads to net taxable income. The threshold below which tax is zero on net income is 5 Lakhs (Born on/before 31.03.1938), 2.5 Lakhs (Born on/after 01.04.1958) and 3 Lakhs (Born between the above dates). But if your gross total income exceeds your threshold, you still have to file a return even though tax payable is zero.

### **HOW TO COMPUTE TAX**

On (d) pay 15% tax

On (c) pay 20% tax (or zero if you invest capital gain in another house &/or REC/NHAI 54-EC Bonds of 5 yr duration after 01.04.18/3 yr duration if you bought by 31.03.2018). Note that to compute Long Term Capital Gain, you can take original cost multiplied by 272 (Cost Inflation Index for F.Y. 2017-18) divided by C.I.I. of the acquisition year-if that was on/after April 2001. IF HOUSE WAS OLDER THEN APRIL 2001, you can take marketvalue of 01.04.2001 as if that was your cost/date, with C.I.I. 100. (Appreciation till 31.03.2001 pardoned off !)

On (a) & (b) put together, calculate tax by breaking it into 'slabs', each slab has its own rate of tax :- From threshold to 5 Lakhs : 5%, component from 5 to 10 Lakhs : 20%, component above 10 Lakhs : 30% (Eg. on 11 Lakhs it is 10000 + 1 Lakh + 30000 = 1.4 L if you are between 60 & 80 ).

If your net taxable income is below 3.5 Lakhs, you can take 87A Rebate i.e. reduce your tax by 'the tax itself or 2500 whichever is lower'. For example a Senior Citizen (between 60 & 80 age) with net income 3.5 Lakhs first calculates tax as 50000 x 5% = 2500 but then takes 87A Rebate of 2500, so tax = 0. (This is of a case where there is no capital gain). Beyond 50 Lakhs Net Income

surcharge is to be paid.

Coming back to the general case, add up taxes of share/mf STCG (15%), house/land LTCG (20%) and normal rate's slab-wise added tax (5%, 20%, 30%) to arrive at total tax. If you get big arrears (e.g. by removal of n/33 factor in pension) you can claim 89.1 relief by finding out tax on arrears at respective years. Now add 3% Edu.Cess. If you are > 60, no need to add interest. From total tax, subtract all TDS's (from pension and interests), pay the balance as 'Self Assessment Tax' in say, mid-July 2018 then file the ITR in the next week. [If paid taxes exceed payable, claim Refund !]. Advance taxes were not payable if > 60 yrs of age.

FAMILY PENSIONERS, pre-deduct 15000 or 33% (whichever is lower) from F.P. and put that as an Income from Other Sources (along with interest). However if you are < 60, you were to pay Advance Taxes on 15.06.17, 15.09.17, 15.12.17, 15.03.18. If not, add Interest!

Continued from page 2

26. Taj Mahal, UP, (1983)
27. The Jantar Mantar, Jaipur , Rajasthan, (2010)
28. The Architectural Work of Le Corbusier, an Outstanding Contr to the Modern Movement, Chandigarh (2016)
29. Kanziranga, Assam-(1985)
30. Manas Wild Life Sanctuary, Assam, (1985)
31. Keoladeo national park, Rajasthan, (1985)
32. Nanda devi and valley of Flowers National park, Uttarakhand (1988)
33. Sundarbans National Park, West Bengal, (1987)
34. Western Ghats, Kerala, Karnataka, Tamilnadu and Maharashtra (2012)
35. Kanchendzonga national Park, Sikkim (2016)
36. Great Himalayan national park, Himachal Pradesh, 92014)

Above 36 sites are the ones, approved by UNESCO. Further, India has submitted the list of additional 47 sites which are in different stage of processing. India is gifted with nature's sites and opportunities for adventure tourism/trekking.

It is evident that India has a immense potential for tourism for foreigners as well as for Indians. The tourism in India suffers with lack of adequate tourist's security & safety, infrastructure and guidance. What needs to be done is to develop good approach roads, proximity to good hotels, travel means, connectivity, availability of qualified & certified guides and an effective tourist protection mechanism. Even new entrepreneurs can venture into the industry and standup to start up.

Roza is an annual reminder of the importance of food and water in our lives. Nature has produced food and water in abundance. Because of this free supply, people take these for granted and lose sensitivity about it.

Maulana Wahiduddin Khan

**READER'S REFLECTIONS**

Thank you very much Vijay. It is very interesting to read the issue of VAANI .I will be happy if you can include my name in mailing list. We are fine , keep some communication may be through WhatsApp. Pl. Add my name. I will be happy to receive this e-magazine.

**Satish Maheshwari -Mech 67**

Thanx for sending the VAANI issue jan, 2018 which is a noble idea, with full of information & memories of UOR.

**Er Som Dutt Gupta, Civil-67**

Please include me in the recipient list. Thanks and regards

**M.C Chaudhary 67 E**

Thanks for your efforts and I must congratulate you for coming out with the first issue of VAANI. I must say it is a commendable job. I am sure everyone will appreciate and enjoy reading it . Please add my name in the circulation list. With best wishes and regards .

**K S PARCHANI, B.E..67(E&C)**

Thank you for mailing to me the January 2018 issue of VAANI. I immensely enjoyed reading it. I compliment you for bringing out VAANI. It is a wonderful Newsletter.

I am a 1956 Alumnus of the University of Roorkee. When I was in the First Year in 1953, our seniors told us very emphatically that the Roorkee University was a "Premier Institution of the East". It was true. More than half the history of earlier engineering education in India is the history of "Rurki" College and its successor Colleges. I have many nostalgic memories of our Almamater. When I entered the University in September 1953, the British traditions of its predecessor Thomason College of Engineering were very much there. The first Vice Chancellor, Dr. C.A.Hart, an Englishman, had just retired and there was no Vice Chancellor. Mr. M.C.Bijawat was the Pro-Vice Chancellor and in his supreme humility never projected himself as the Acting Vice Chancellor. He was a very decent and simple person. Mr. A.N.Khosla came as the first Indian Vice Chancellor in 1954.

The Arch you remember in the NCC Ground was designed by Dr. O.P.Jain and was intended to be one panel of a Hanger, which was to be built as structurally integrated arches. The University ran out of funds and the Hanger was never completed. The loan Arch survived a few years until one night in a storm it collapsed due to wind load. Luckily no one was around and no body was injured. The Microwave Tower of the Electrical (now Electronics) Department was also designed by Dr. O.P.Jain. It still stands firm and is an iconic structure but little else. Reminisces of my younger fellow Alumni are very precious to me in my dusk years. I will be very happy to receive VAANI. My best wishes to VAANI to sustain its excellent quality and to go from strength to strength. Best wishes

**D. V. Singh-Mech 1956**

Relentless effort by Mr Vijay Kumar, the Editor of Vaani, since 2011 an in house journal of IITRAA Ahmedabad. He deserves big "kudos". He brings the pulse of the members or the Alumni where ever they are. Unflinching support to Mr A.C Mathur who is the founder of Ahmedabad Chapter. Both of them are doing great service IITRAA. We respect them.

**Dr S. Velchamy, M Sc-Chem-1977**