

FEBRUARY 2017

ISSUE 22

# IMPACT

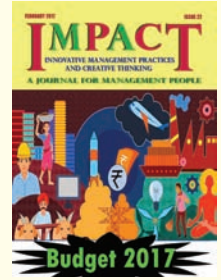
INNOVATIVE MANAGEMENT PRACTICES  
AND CREATIVE THINKING

A JOURNAL FOR MANAGEMENT PEOPLE



## Budget 2017

# With Greetings from **IMPACT**



## EDITORIAL TEAM

N.V Subbaraman  
"Kalki" V Murali  
Dr M G Bhaskar

## EXPERT ADVISORY BOARD

**Dr. R Rangarajan**  
Professor  
Dept. of Commerce  
University of Madras

**Dr. R Krishnaveni**  
Assistant Professor  
Department of English  
LRG Government Arts College  
for Women - Tirupur

Designed by  
Seetha Ramesh  
pre.exec@gmail.com

All opinions expressed in the articles appearing in the e-journal IMPACT, are that of the respective authors and the Publisher or Editor of IMPACT cannot be held responsible / liable in any manner whatsoever for any claims and / or damages.

A month is gone in the new year and the month of February has dawned and we are in half way through.

The month heralds the end of the academic year and the students and the faculties are very busy in preparing for the final stage.

Politically, month of FEBRUARY is a very important month as the Government unveils its financial, fiscal, monetary policies and programs for the next financial year.

This year it has been something different from what we have been witnessing from the days of CD Deshmuk as the first Union Finance Minister of the free India till last year. Normally Budget presentation will be done on the last day of February and this year it has been advanced to the beginning of the month. There was no separate Railway Budget this time.

### Some of the high lights are:

1. **10 distinct themes:** Farmers, rural population, energizing youth, poor and underprivileged, infrastructure, financial sector, digital economy, public service, prudent fiscal management, tax administration.

### 2. Tax Administration:

**Black money:** No cash transactions above Rs. 3 lakhs

Transparency in political funding: Parties continue to receive anonymous donations; proposed system of cleaning up: Maximum amount of cash donation that can be received is Rs. 2000/- They can receive by cheques or digitally; amendments proposed to RBI Act to issue electoral bonds every party has to file returns within specified time.

**Personal Income Tax:** Rate reduced to 5% for income bracket of Rs. 2.5 lakhs to 5.00 lakhs. All other categories to get uniform benefit of Rs.12500 per person; to levy surcharge on income bracket Rs. 50 lakhs to Rs 1 crore.

**Personal Income Tax:** to have simple one page form for taxable income upto Rs. 5 lakhs.

**GST:** preparedness of IT system on schedule.

Not many changes to Excise duties since GST will be implemented soon.

3. **FISCAL MANAGEMENT:** Total Budget expenditure: Rs 21 trillion. Rs. 3000 crore to implement various budget announcements. Defense expenditure excluding pensions: Rs.2,74,114 crore. Fiscal deficit for FY 2018 pegged at 3.2% of GDP.

**Revenue Deficit:**1.9 %

Regular feature of the IMPACT is retained with a new interesting article on going herbal.

Editorial Team



Management in  
Valluvam  
- N.V. Subbaraman



4

Manage Mind to Manage  
Everything  
- Syed Fazlullah Khan

Your  
strongest  
muscle & worst  
enemy is  
your mind.  
Train it well.

7

Bitcoin  
- Dr. Satya Suresh and  
Chandrasekaran



12

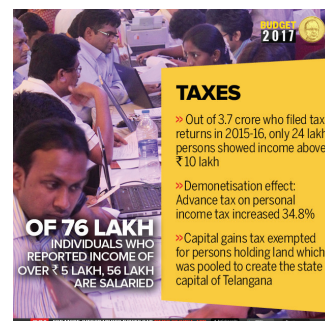


Go Herbal. Grow Herbal. A Hob-  
by which will make you Healthy!  
- Gita Venkat



15

Budget 2017 at a glance



21



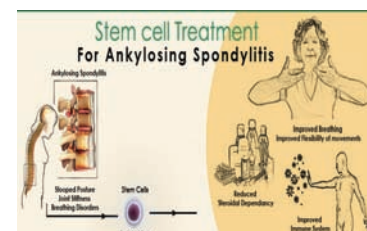
This too will pass  
- Venugopal

22



Problem solving  
- Jayaprakash B. Zende

26



Ankylosing Spondylitis  
- Lion M. Desikan

29



Every issue of IMPACT from the start carries the above feature, each issue discussing in detail Valluvar's recipe for good management of the self, his organization and the society in general. The encouraging feedback we are receiving make us to continue this feature and this issue deals with how speaking useful matters by the individuals help in effective management. Let us see how it helps our progress too. We know pretty well that the power of speech we have been gifted with by the Almighty should be usefully, purposefully and effectively made use of and we should not become a laughing stock. Here Thiruvalluvar advises against this futility of useless and vain talk by men and women in general and definitely an effective Management practitioner cannot afford to indulge in.

## Management in Valluvam

*A bilingual poet, writer, trainer, translator, thinker and speaker from Chennai, Mr. N. V. Subbaraman has written 36 books. His paper, "Valluvam inspired Mahatma Gandhi," was approved for presentation in the international Tirukkural Conference held in Washington, USA. His translated works include Thirukkural, Bharathiyar's Kuyilpattu and Ramana Maharishi's Aksharamananmalai. He is connected with the publication of the Management e-journal Impact. He was formerly the Deputy zonal Manager, LIC of India.*



N. V. Subbaraman



Chapter Twenty  
அதிகாரம் 20

AGAINST PURPOSELESS TALK

பயநில சொல்லாமை

1. பல்லார் முனியப்பயன் இல சொல்லுவான்  
எல்லாரும் எள்ளப்படும

*Pallaar muniyappayan ila solluvaan  
Ellaarum eLLappadum.*

Vain talk irritates  
He gets ridiculed by all  
It debilitates!

The one, who speaks useless and worthless  
things in the presence of others who do not  
like it, will be put to great disgrace. (191)

2. பயனிலை பல்லார்முன் சொல்லை  
நயனிலை  
நட்டார்கண் செய்தவின் தீது

*Payanila pallaarmun sollal nayanila  
NattaarkaN seydhalin theedhu.*

Vain talk before the wise  
Worse than deeds not liked by friends  
Better end the vice!

The harm that one can do to his friends, is  
speaking vain, useless and worthless words in  
their presence. (192)

3. நயனிலை என்பது சொல்லும் பயனிலை  
பாரித்து உரைக்கும் உரை

*Nayanila enbadhu solum payanila  
Paariththu uraikkum urai.*  
Speaking useless things

Betrays one's inner self sure  
Dishonor it brings!

The one who speaks worthless  
words in detail, exhibits himself as a  
useless guy which brings him nothing but  
disgrace.

(193)

4. நயன்சாரா நன்மையும் நீக்கும் பயன்சாராப்  
பண்பில் செல் பல்லாரகத்து

*Nayansaaraa nanmaiyeum neekum  
payansaaraap  
PaNbil sol pallaaragaththu.*

It denies him good  
Indulging in the talk vain  
With all those around!

Speaking vain in the presence of others  
denies him virtues and he derives nothing.  
(194)

5. சீர்மை சிறப்பொடு நீங்கும் பயன்சாரா  
நீர்மை உடையார் சொலின்

*Seermai sirappodu neengum payansaaraa  
Neermai udaiyaar solin.*

The wise when vain  
Strips them of their fame and name  
Sure puts them in pain!

If the wise people indulge in vain speech,  
they lose their good name and fame. (195)

6. பயனில்சொல் பாராட்டு வானை  
மகன்னெல்  
மக்கட் பதடி எனல்

*Payanilsol paaraattu vaanai maganenal  
Makkat padhadi enal.*

Even if one's son  
Indulges in useless talk  
Discard him as husk!

Even if one's son indulges in vain and useless talk, he deserves to be discarded as husk  
(196)

7. நயன்இல சொல்லினும் சொல்லுக  
சான்றோர்  
பயன்இல சொல்லாமை நன்று

*Nayanila sollinu solluga saanroar  
Payanila sollaamai nanru.*

Though the virtues  
Speak not the words of wisdom  
Talk not vain vicious!

Though the virtuous people do not speak the words of wisdom, better they do not indulge in useless and worthless talk.  
(197)

8. அரும்பயன் ஆயும் அறிவிலார் சொல்லார்  
பெரும்பயன் இல்லாத சொல்

*Arumpayan aayum arivilaar sollaar  
Perumpayan illadha sol.*

The learned who value  
Speak not fruitless words in vain  
Add weight to value!



The learned people, who value the talk, do not speak the words that have no value, use or worth.  
(198)

9. பொருள்தீர்ந்த பொச்சாந்தும் சொல்லார்  
மருள்தீர்ந்த  
மாசறு காட்சி யவர்

*PoruLtheerndha pochchaandhum sollaar  
maruLtheerndha*

*Maasaru kaatchi yavar.*  
Free from ignorance  
With spotless wisdom avoids  
Vain talk even by slip!

The wise people will not indulge in vain, useless and worthless talk even by slip.  
(199)

10. சொல்லுக சொல்லின் பயனுடைய  
சொலற்க  
சொல்லின் பயனிலாச் சொல்

*Solluga sollin payanudaiya sollarkka  
Sollin payanilaach chol.*

Speak the words useful  
Useless talk indulge never  
The wise are careful!

Of all the words one speaks, he must speak only the words that are useful and never speak worthless words.  
(200)

There is no need for any explanation for the obvious. Only issue is any managerial person to command respect from the superiors, peers and subordinates and customers will have to consciously make efforts to cultivate the habit. One is bound to be effective in life, or workplace or the society.

(to be continued)



“By changing your mind, you change everything.”

Mind and reason could not exist without the other. What exactly do we refer to when we talk about the mind? There are two kinds of reasoning by the mind that have been identified.

The first is intuitive reasoning that includes: the capacity to comprehend, make rational conclusions, form speech and behave sensibly. The second kind of reasoning is acquired from our environment, such as the things we have been taught or become familiarized with.

The mind enables the person to make intelligent choices about what is good for him and what is harmful and should be rejected.

“Our minds influence the key activity of the brain, which then influences everything; perception, cognition, thoughts and feelings,

# MANAGE

## Mind

## to Manage

## Everything

*Certified Project Manager (IPMA C) and MRICS with over 3 decades of qualitative experience in the Construction Industry.*

*Currently working with ETA Properties & Investments Pvt.Ltd., Chennai as Head – Projects.*



**Syed Fazlullah Khan**

Your  
strongest  
muscle & worst  
enemy is  
your mind.  
Train it well.

personal relationships; they are all a projection of you.”- Deepak Chopra

Five things listed below about mind may amaze you even further.

1. The brain does not know the difference between reality and imagination

The human brain is truly a marvel. It communicates at incredible speeds, constantly makes connections, processes and stores massive amounts of information, and so much more. The brain reacts to whatever you think about in the same exact way it would as if that thing was actually happening. This is how the placebo effect works. If the brain believes that you are taking a pharmaceutical drug (when it is actually a sugar pill) the body actually reacts as if the sugar pill was a real drug. We also see this in the nocebo effect. The nocebo effect is the placebo effect in reverse. Instead of the brain curing illness it actually creates it because of a belief.

That is how a hypochondriac can watch the evening news, hear about a new illness and actually start to feel the symptoms of that illness by believing that he actually has it.

If you do not believe that the brain does not know the difference between something real and something you merely think about, just sit back and think about something bad happening to someone you love. Even if the person that you love is two feet in front of you and completely safe you will start to feel anxiety in the pit of your stomach. This happens when a part of your brain called the hypothalamus triggers a release of a chemical called cortisol from your adrenal glands.

The good news is that when you think positive thoughts, the brain reacts as if that thought is reality and triggers the release of all the “feel-good” hormones and chemicals that would be released if that thing were actually taking place. A positive or affirmative thought has been shown to be much more powerful than a negative thought.

2. You experience what you think about most.

Whatever you think about most is increasingly brought into your experience. For instance, if you buy a new car you will start to see that particular car everywhere. Why did not you notice that car before you bought yours? You did not notice it because you did not own one yourself. When you bought your car you started to think about it more frequently. When you think about something a lot you start to see all the opportunities that reinforce your specific thought pattern. Why is this important to understand?

It is important because if you find yourself always attracting the wrong person or stressful situation, you need to reprogram your thoughts. Whatever you think about on a regular basis is training you to pick up on situations that match that vibration. Positive people attract positive people and situations, while negative people attract negative people and situations. This is not a coincidence. Your thoughts are controlling this pattern. Before wishing for



someone else to change try changing yourself first and watch the magic unfold.

### 3. Your mind runs mostly on autopilot

On average, the human brain has about 60,000 thoughts a day. Not only are many of these thoughts the same thoughts we had yesterday, there can also be many negative thoughts dwelling on something “bad” in the past or fearing something that could potentially happen in the future. And since the brain does not know the difference between something real and something you think about, if you think something ‘bad’, the negative thoughts can subconsciously corrupt your life. Negative thoughts not only create stress and anxiety, but can train your brain to be in a constant state of distress, and even decrease the effectiveness of your immune system. Train your brain to think more positive thoughts. When you re-wire your brain and help the subconscious mind think positively, you will begin to reap one benefit after another, and ultimately see a more positive experience in your life.

### 4. Shutting off your mind is a must

You can literally begin to turn off the thousands and thousands of automatic negative thoughts that run through your mind every day. When turning off these negative thoughts, you can boost the immune system, attract better health, and even attract more positive people and situations into life. But

it all starts with thoughts. Thoughts create exactly what we attract.

One of the most important things you can ever do for your health and well being is meditation. Meditation does not have to be mysterious. Meditation simply means that you stop thinking and are present. As stated above we have on average 60 000 thoughts every single day – but there is a time when these thoughts should not be running.

The mind should be used as a tool; we should think when we need to, and when it is productive – then simply be present when we need to not think. Because stress and anxiety is based in our thoughts about things and situations (not things or situations themselves) stress and anxiety will wither away. You can easily learn how to meditate by reading articles, or watching guided videos online.

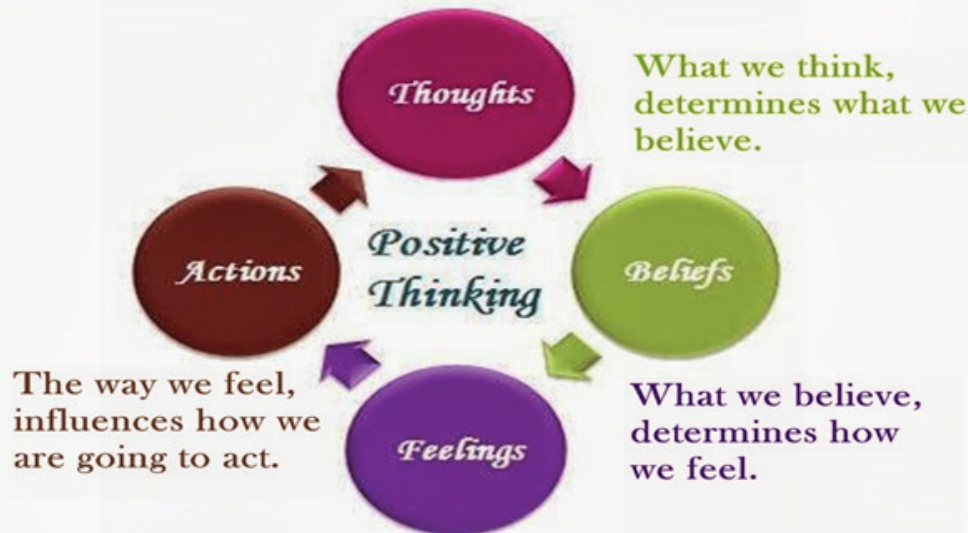
### 5. You can literally “change your brain.”

“When you want something, all the universe conspires in helping you to achieve it” – Paulo Coelho.

When you focus your thoughts on what you desire, the process of building new neural connections begins. This process is known as Neuroplasticity. For instance, if you have the subconscious belief that, “I cannot lose weight” and you start to think over and over and over again, “I am in great shape” you will start to build a new neural connection in the brain. When this happens your eyes start to



# WHAT WE THINK, WE ARE..

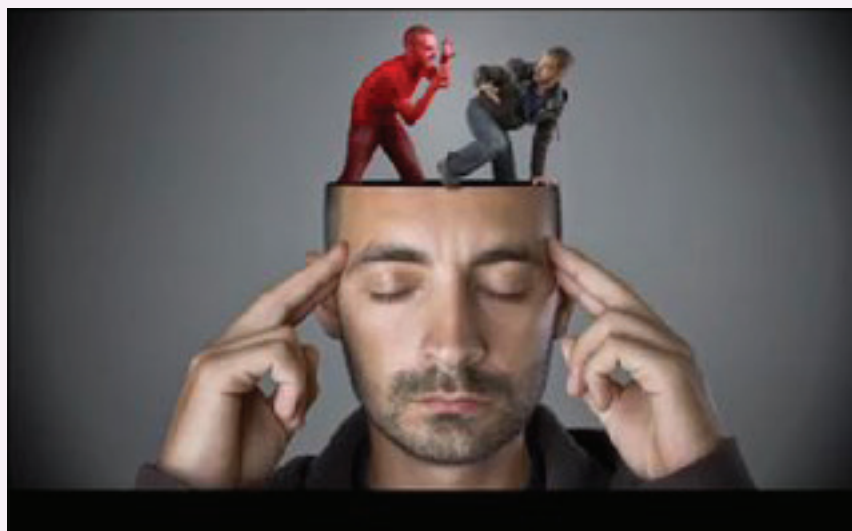


**You can't live a positive life with negative mind.**

notice opportunities that if acted upon will bring that new belief into reality.

You have the complete ability to transform your life by the thoughts you hold in your mind. You have the ability to attract absolutely

anything we desire. You have the ability to actually change your brain in a very real, physical way. It all starts with your thoughts. Your thoughts create.





# Bitcoin



Crypto currencies (also called digital currencies) are software based online payment systems that serve the purpose of monetary

transactions much like the paper based offline fiat currencies issued by central banks of nations. Crypto-currencies have been in existence since the 80s but they did not find much favour with the users since the concerned software could not handle the issue of 'double spend' which could be exploited for cheating and other fraudulent transactions.

But Bitcoin invented in 2008 has successfully got around this problem and has gained immense popularity across the world. Attributed to a person or group of persons known only by the pseudonym Satoshi Nakamoto, Bitcoin is open-source software which records all transactions in bitcoins in a public ledger viewable by all. While the software system is called Bitcoin, the currency is called bitcoin (or BTC for short).

*Dr. Satya Suresh has 10 years experience in Corporate Communications. She changed her career to teaching to bring forth work life balance, which became a passion in due course. With 15 years teaching experience in Management Schools she is planning to undertake projects which are of social significance like undertaking UN volunteering project on educating children in troubled areas.*



**Dr. Satya Suresh**



**Chandrasekaran**

*Chandrasekaran is a senior management professional and has worked with major corporates in India in both public and private sector such as SAIL and RCOM. He currently runs his own consulting company whose clients include large corporates like TCS, LandT, Voltas and numerous SMEs. He also teaches management subjects in educational institutions such as Bhartiya Vidya Bhavan, Wellingkars', IBMR-IBS, ICAI etc. In the field of education, he consults with RAK Medical University, UAE and has helped them set up their Performance Management Systems. He has presented papers on various management subjects in national and international conferences. He is on the board of several manufacturing companies in Bangalore.*



BTCs are created to pay for processing work (called ‘mining’ in bitcoin lingo) in which users offer their computing power to verify and record payments into the public ledger. Bitcoin exchanges and even ATMs have been created to trade in bitcoins as well as convert them into fiat currencies (like USD or INR). Today, several thousands of online commercial establishments including big names like Virgin accept payment for their goods and services in bitcoins adding

to the growing popularity of bitcoins across the world. However, many international banking communities including in India, do not readily encourage bitcoins and are wary of the ramifications if the Bitcoin system collapses for any reason.

Production of bitcoins is limited and controlled by the software running the system. The Bitcoin software permits production of 25 bitcoins for every 10 minutes (approx) and also





limits the circulation of bitcoins to a final total of 21 million (arbitrary limit). Further, the rate of production of bitcoins would be halved from mid 2016 for a period of four years, which would be further halved from mid 2020 and so on. Hence by 2140 the permissible limit of 21 million bitcoins would have been reached and bitcoin production would be stopped thereafter. This finite limit makes bitcoin much like gold-backed currencies of yesteryears.

### Major attractions of bitcoin

1. You can hold and transact in BTC anonymously.
2. You can hold BTC in many forms including as paper, electronically on your own hard drive or on the cloud
3. Since all BTC related transactions are simultaneously recorded and stored on numerous servers across the world, no one single person, group of people or even government can control it or dictate terms.
4. Since the BTC system enables peer-to-peer payments, no intermediary like banks are involved. Hence the merchants and other receivers of BTC currently do not have to pay any fees (unlike 2-3% fees payable for electronic transactions in fiat currencies) and receive the full value.

But the anonymity offered by bitcoin has been exploited by internet sites like Silk Road to deal in illegal contraband like drugs and arms leading to many people questioning the legitimacy of bitcoin.

Bitcoins do not have any physical existence. They are just a long string of digital signatures of all previous owners of BTC. When you spend your BTC, your digital signature gets added at the end and passed on to the receiver of the BTC.

Bitcoins can be lost forever without any scope for recovering it whatsoever. A BTC user

threw away his old hard disk in a landfill and realized later that the hard disk contained 7500 bitcoins (worth over USD 7.5mn at that time). He was never able to recover the hard drive.

Bitcoins can suddenly lose sheen for totally unexpected reasons. For example, in Feb 2014, Mt Gox, a bitcoin exchange, filed for bankruptcy protection amidst reports that its 744,000 bitcoins had been stolen. With the failure of this exchange, popularity of bitcoins had waned for a while.

BTC has already been through two cycles of bust and boom. Its value rose from just USD 2 to USD 30 in 2011 before slumping to USD 13. As of today, BTC is valued at USD 1078. Even in India, BTC was exchanged at about Rs 40,000 in Sep 2016, but it is currently valued at over Rs 77,600.

BTC has time and again demonstrated that it is prone to high and uncontrolled volatility internationally making it a risky proposition to deal with it. It is estimated that the market capitalization of BTC in circulation is far in excess of USD 10 billion today.

Some countries have adopted more nuanced approaches to B T C .



Germany, for example, has allowed BTC as a 'unit of account', providing opportunities to tax the users of BTC. Today, even ATMs for BTC are operational in Canada.

### **Bitcoins & RBI**

The Reserve Bank of India (RBI) has on more than one occasion reminded the users, holders, traders and the general public that it has not given any licence to anyone in India to operate or deal with bitcoin or any virtual currency. Any user, holder, investor or trader dealing with virtual currencies is doing it at their own risk cautions RBI in its website.

However, possibly in a bid to regulate bitcoins (and other virtual currencies), in Jan 2017, Institute for Development and Research and Banking Technology (IDRBT), a subsidiary of RBI, has come out with a white paper on application of blockchain technology (the technology behind bitcoin) in the Indian banking

sector. This white paper, it is believed, would pave the way for adoption and regulation of virtual currencies such as BTC in India.

### **Bitcoin and the Indian Forex Law**

Since bitcoins can be mined in India, it cannot be termed a 'foreign currency'. Moreover, by the very nature of this virtual currency, it does not belong to any one country. Hence there is big question mark on the applicability of Indian forex rules such as FEMA on the virtual currencies such as BTC. Hopefully, IDRBT has considered these issues while making their recommendations for regulating virtual currencies such as BTC in India.

Virtual currencies such as BTC have exciting possibilities in India. We will have to wait and watch what shape and form they will take in the ensuing times.

Meanwhile, exercise utmost caution and prudence while dealing with BTC in India.

**Readers are requested to send their management related questions.**

**IMPACT will get replies from management experts.**

**Send your questions to:  
impactjournalindia@gmail.com**



### 11 Kitchen Herbs and Greens To Grow In Your Balcony

Do not let a small space in your urban dwelling take you away from your green dream. Here are some really easy, simple ways to grow all the herbs and greens you can cultivate in your backyard/balcony.

#### 1. Coriander / Dhania

Called cilantro in the western world, “dhania” is the quintessential herb that conjures up imagery of freshness used extensively in Indian cooking. Growing Instructions: • Crush a handful of coriander seeds from your spice jar, spread it evenly in a pot and cover lightly with soil. • Drench the soil regularly till you find signs of germination. The seeds germinate quite

# Go Herbal, Grow Herbal. A Hobby which will make you Healthy!

*Gita Venkat is a foodie, a gardening and travel enthusiast. All this, while being in a full time corporate job. When she has a moment to spare, you will find her in a garden nursery or at organic food stores. Her other interests include travelling and learning music at an Indian classical music school.*



Gita Venkat





fast and the seedlings will bunch up and get crowded if you do not take care to spread the seeds evenly. A stubborn plant, it might take a while to grow. Keep at it, you will soon have a pretty pot of an essential Indian cooking herb! Tip: Sow your coriander seeds just before the onset of winter to have a healthy yield all through winter.

## 2. Coleus Aromaticus / Indian Borage / Doddipatre

For all you busy bees, this plant is a no-fuss, almost zero-maintenance perennial herb. Known as Mexican Mint in the West, the herb has a very unique aromatic fragrance.



Growing Instructions: • This plant can be grown in a glass jar with water or you could simply plant it in a pot. • Water periodically but this plant sustains for a long time without water as it is a succulent. Tip: The crushed leaves of this herb can be used to treat colds and lung congestions. Its highly aromatic leaves, when finely chopped or ground may be used in salads, sauces, chutneys and raitas.

## 3. Mint / Pudina

Image credit: Suburban Tomato

Refreshing, springy and full of life, instantly bringing back memories of school picnics and hot summer days, pudina is a staple in many Indian homes. Growing Instructions: • Plant some stalks in an independent pot to yield a lush plant • Make sure you do not over water the plant • Mint is an invasive plant. Thus, if you choose to plant it in a flowerbed, it can take over the entire section in no time! Tip: Pluck a bunch of mint leaves to make fresh chutney, mince it to give a zing to your salad or garnish a chilled glass of lemonade with a sprig or look up grandma's recipes for a host of home remedies.



#### 4. Curry leaves / KadiPatta

A popular ingredient in almost every Indian kitchen, this has been tamed by obsessive gardeners to grow in a reasonably sized container for home gardens. Growing Instructions: • Get a healthy sapling from your local nursery • Even though it is a hardy plant, it can be fussy at times. Diluted and leftover curd or buttermilk serve as excellent home produced fertilizers that promote its growth! Tips: Known for its distinct flavor, curry leaves also possess medicinal properties and grandma says it encourages hair growth.



#### 5. Holy Basil / Tulsi

Tulsi is a revered plant in India, worshipped in almost every Hindu household and temple. A bit fussy to nurture but once it gains roots, it grows with its caregiver and becomes a companion and lasts years. Instructions: • Clip the branches periodically when the plant is young but strong and not in a delicate stage. This encourages lush growth and the plant becomes healthier and lush. • Pluck the dried seeds off the plant and just bury them in the soil. Soon you will have baby plants

that you can propagate and distribute once the saplings are fairly strong and healthy to be transplanted. • The plant needs lots of sunshine so take care not to grow it in shade. Do not deprive it of water. Tips: Apart from being extensively used in all Hindu religious rituals, Tulsi is also known for its medicinal properties. Its soothing fragrance almost instantly cleanses your senses and bronchial tubes! Crush a bunch of Tulsi leaves with ginger to make a paste and mix it with honey, swallow a teaspoon when you have a cold. Boil Tulsi leaves in water with spices and herbs to make a decoction to fight colds.

#### 6. Fenugreek / Methi

Another darling of a leafy green vegetable that germinates and grows uncomplainingly, methi is a very versatile herb that finds its uses in a variety of Indian dishes. Growing Instructions: • Take a few methi seeds from your spice jar. Sow the seeds by spacing them out in a pot. • Cover lightly with soil. • Sprinkle and drench the soil generously with water and soon you will find signs of germination. In a couple of weeks, the tiny seedlings will mature into pretty bunches. • Methi grows best in winters. Sow the seeds before the onset of winter. Tips: Indian winters are synonymous with methi dishes be it curries,





parathas, vadas, rotis or daals. The seeds are often used in seasoning in certain select. Methi is known for its medicinal properties especially in curing stomach ailments. Mix half a teaspoon of methi seeds in a bowl of buttermilk. Let it soak for about 15-20 minutes. Drink up the mixture and be sure to chew the seeds to bind a loose tummy.

#### 7. Spinach / Palak

Packed with iron and several other precious vitamins, spinach is yet another very easy to grow leafy green vegetable. The seeds are big and thus, very convenient to handle. Growing Instructions: • Sow them in a deep container and space out the seeds – sow 1 or 2 seeds at a time. The seeds germinate



fast. • Scattering too many seeds will result in crowding / bunching and the young plants will soon die of suffocation. Tips: If you have a strong Indian palate, you can stick to palak paneer/palakdaal and all the other Indian dishes with the mature leaves. But if you are a global cook, harvest the baby leaves for use in salads.

#### 8. Amaranth / Ramdana / Dantinna Soppu

This is India's answer to Quinoa that is becoming very popular in urban India. One of the richest sources of proteins and gluten free, Amaranth is a simple and easy to grow leafy vegetable. Growing Instructions: • Amaranth comes in green and burgundy varieties. The seeds are very fine and small and resemble mustard seeds. • Just a tiny quantity can yield a satisfying crop in your container. • Take care not to sow too many seeds together to avoid a bunched up/crowded crop. • Pick baby or mature greens as needed. The leaves have



an appealing, nutty flavor and are highly nutritious. Tips: The seeds can be dry roasted, popped and eaten like a light snack. The leaves are a popular ingredient in sambar in Southern India.

#### 9. Dill / Sowa Bhaji

One of the easiest herbs to grow, dill can be cultivated in containers and so it is a time-honoured favorite amongst gardening enthusiasts. Growing Instructions: • Use





a container that is at least one foot deep. • Sprinkle seeds over your soil-filled container and cover them with a light dusting of potting soil. • Keep the soil moist; the seeds will germinate in a few days. • Seeds are sown in spring and can take up to three weeks to germinate. • Dill dislikes being transplanted, and is best sown directly. • Dill likes well-drained, sunny spots and shelter from wind. Use stalks to lend support to the plant. Tip: Dill leaves are used extensively in South Indian cooking. Get innovative and make dill parathas just as you would make methiparathas. Dill is a popular herb used in Italian and Western cuisines too.

#### 10. Mirchi / Indian Chilli Pepper

The queen of all Indian spices, Indian chilli pepper is the signature herb of Indian cuisine and an ideal candidate for home or balcony gardening. Growing Instructions: • Pick a dried red chilli from your spice jar, break the chilli and gather the seeds for sowing. • Sow



the seeds in a seed tray—about 2-3 seeds per hole to encourage faster germination. • The saplings are very delicate and vulnerable, so transplant the saplings into a bigger pot when they reach a 4 or 6 leaf stage. • Chilli plants love heat and they will do best in a spot that gets loads of sunshine. • Do not deprive them of water. The plant will soon grow into a small bush and will flower and bear chillies in no time. • If you are a novice, just get a few saplings from your local nursery and follow the above steps. **Tips:** You can dry your home-grown chillies and grind it to make your own supply of chilli powder, or add it to your chutney for that extra zing!

#### 11. BasaleSoppu / Malabar Spinach

Super easy to grow, this leafy green vegetable is a fast-growing, soft-stemmed vine that can grow as tall as 8-10 meters. It is high in Vitamins A & C, packed with iron and calcium. Growing Instructions: • Grow from seeds or a simpler and faster way of nurturing it is to snip a fleshy and healthy length of stalk when you get it from the store. • Stick it in a pot with rich soil and watch it grow uncomplainingly. Tips: Boil the leaves and mash them, mix the paste in a bowl of yogurt, season with mustard and cumin seeds, add salt and you have a refreshingly unique “raita”. Saaru / Huliare other traditional dishes made of basalesoppu in Karnataka. In Bengal, this is known as Poi Saag and is a household favorite. Have a green thumb yourself? Comment below to let us know what edible plants you have at home!



Courtesy: <http://www.polkacafe.com>

# Budget 2017

## At a glance

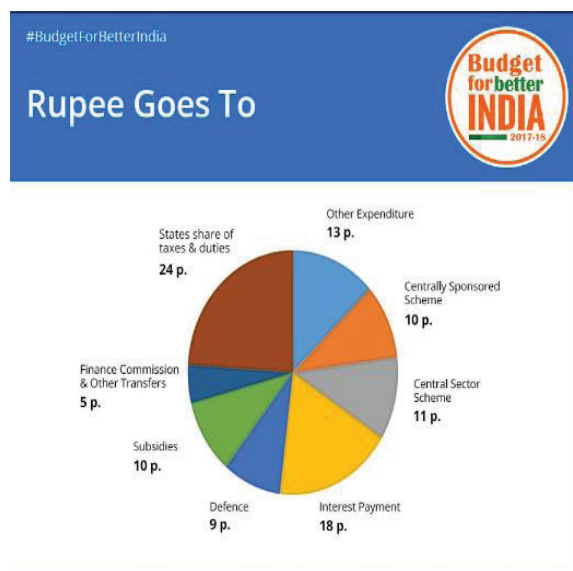
**TAXES**

- » Out of 3.7 crore who filed tax returns in 2015-16, only 24 lakh persons showed income above ₹10 lakh
- » Demonetisation effect: Advance tax on personal income tax increased 34.8%
- » Capital gains tax exempted for persons holding land which was pooled to create the state capital of Telangana

**OF 76 LAKH**  
INDIVIDUALS WHO  
REPORTED INCOME OF  
OVER ₹ 5 LAKH, 56 LAKH  
ARE SALARIED

**BUDGET 2017**

**TOI** FOR MORE INFOGRAPHICS DOWNLOAD TIMES OF INDIA APP



## HOW THIS BUDGET AFFECTS INCOME TAX



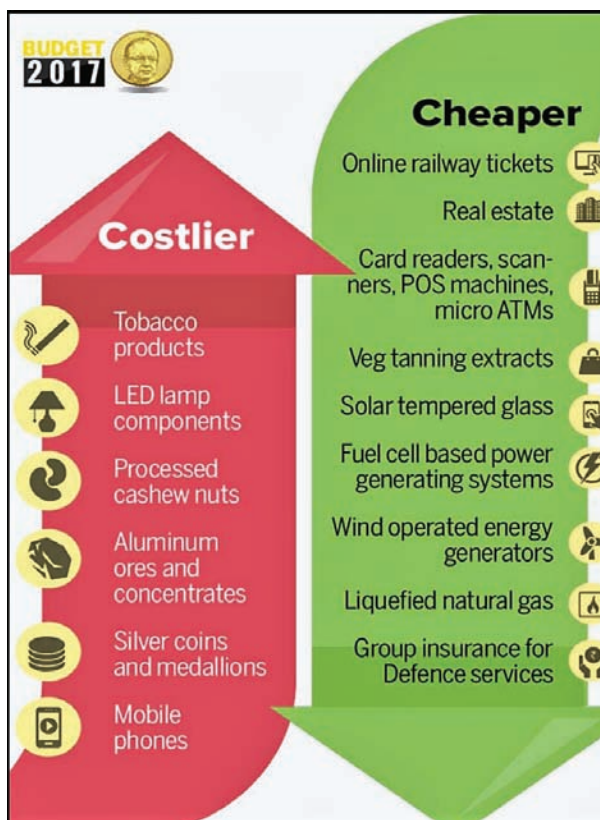
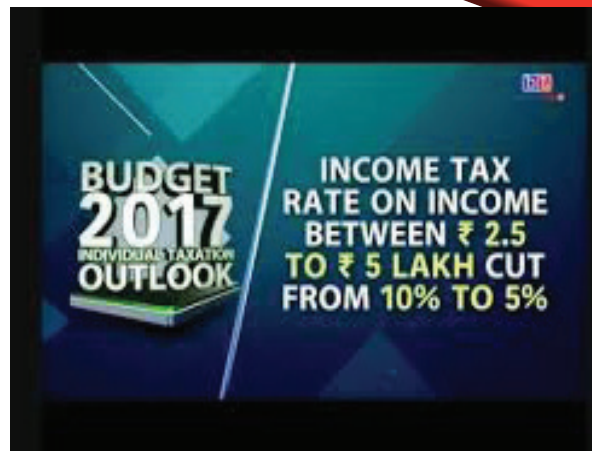
- No changes have been made to existing income tax slabs
- Govt. will pay EPF (Employees Provident Fund) contribution of 8.33% for all new employees for the first three years
- Rent expense deduction limit raised to ₹60,000 from ₹24,000
- Additional exemption of ₹50,000 on housing loans for houses costing less than ₹50 lakh
- Surcharge on income above ₹1 crore is increased to 15%
- EPF returns are no longer completely tax free. Employees will have to pay income tax on 60% of withdrawal amount from EPF

#BudgetForBetterIndia

Sector	Goal
Agriculture	Double Farmer Incomes in 5 years
Rural India	Boosting Employment and Infrastructure creation
Youth	Providing Education, Skills and Jobs
Poor	Holistic Improvement in Quality of Life
Infrastructure	For Efficiency & Productivity
Financial sector	Liberalisation & Institution strengthening
Digital economy	For Speed, Accountability & Transparency
Public Service	Efficient Service Delivery
Prudent fiscal management	Ensuring Optimal Development of Resources
Tax administration	Honoring the Honest



CATEGORY	BUDGET 2016-17	BUDGET 2017-18
INDIVIDUALS, HUFs	2.5 LAKHS	4 LAKHS
SENIOR CITIZENS	3 LAKHS	5 LAKHS



### BUDGET 2017 INCOME TAX RATE CHART 2017-18

INCOME (Rs.)	FY 2016-17	FY 2017-18	
Upto Rs 2,50,000	No Tax	No Tax	INDIVIDUALS
2,50,001 to 5,00,000	10%	5%	
5,00,001 to 10,00,000	20%	20%	
Above 10,00,000	30%	30%	
Upto Rs 3,00,000	No Tax	No Tax	SENIOR CITIZEN (60yr-<80yr)
3,00,001 to 5,00,000	10%	5%	
5,00,001 to 10,00,000	20%	20%	
Above 10,00,000	30%	30%	
Upto Rs 5,00,000	No Tax	No Tax	VERY SENIOR CITIZEN (80yr & above)
5,00,001 to 10,00,000	20%	20%	
Above 10,00,000	30%	30%	

#### NOTE:-

REBATE : The existing rebate u/s 87A reduce to Rs. 2500 from Rs. 5000. Along with the change in income limit to Rs. 3.5L from Rs. 5L.

SURCHARGE: 10% Surcharge for 50L to 1cr. Income. 15% Surcharge above 1cr.



This too, will pass...

JUST BECAUSE TODAY IS A  
TERRIBLE DAY DOESN'T MEAN  
TOMORROW WON'T BE THE  
BEST DAY OF YOUR LIFE.  
YOU JUST GOTTA GET THERE.

The Corporate Executive Rajan tries to remain calm. He is to go to Jaipur from Bengaluru to make an important presentation which if accepted would bring in huge income to his company. Since the meeting was arranged at a short notice, he could not get the direct flight to Jaipur and booked a flight to Delhi and from there to Jaipur by a connecting flight. Being the winter month of December, all flights were erratic - his flight to Delhi was delayed by more than an hour - and he missed the connecting flight. In view of the chaotic situation, the next available flight was cancelled and he would reach Jaipur only by that evening, if he takes the next flight. The meeting would have been over by that time. He finds he cannot go by road as there is some religious celebration en route that day and he would be inordinately delayed. He simply stands stranded at Delhi. Instead of losing his head, Rajan thinks cool, talks to his business associate and gives a suggestion of changing that particular Lunch meeting into a Dinner meeting as a special case. He even offers to bear any expenses like accommodation,

*Mr. Venugopal has served in LIC of India from 1968 to 2006 for 38 years and retired as an Executive Director. Then he served as the Professor of life insurance at the National Insurance Academy Pune for nearly 3 years. Now settled down at Bengaluru. He is a member of the Syllabus Committee for the MSc- Actuarial Science course at the Christ University as well as one of their guest faculty. He is one of the editorial consultants for the Insurance World magazine.*



Mr. Venugopal

flight re-booking etc. for the affected members. With great difficulty, his suggestion is accepted and Rajan rushes to the venue straight from the Jaipur airport, without even washing his face!

This kind of situation is not rare, in view of the fast-paced Corporate culture. Actually this is an every day occurrence for a lot of youngsters now-a-days.

How do we cope with random misfortunes?

Each of us undergoes some weeks when nothing appears to go right.

- On Monday itself, the car breaks down in the morning, when already you are late for an important meeting. All will agree that Mondays are always longer than Sundays!

- On Tuesday, the air conditioner in your chamber fails and you are required to work, sitting in the conference hall, running every now and then to your room for urgent papers. Hopefully, the machine is set right the next day!

- On Wednesday, you go to a wrong venue for a Seminar, mistaking it to be a different place - you had to motor down a long distance facing a heavy traffic. You reach the correct location after lunch!

- On Thursday, you forget your son's birthday and reach home late without chocolates.

- On Friday, you forget to take your wallet as well as your lunch box - the whole day you starve.

- On Saturday, you slip in the stairs and there is a hair line fracture in your leg.

- On Sunday, naturally you are in the bed. And not only for today, but for another week too!

Mishaps make people feel anxious and they often look for a 'pattern' in this kind of happenings - may be the movement of certain Stars in your horoscope - on those days, horoscope becomes Horrorscope!

At these times, it is worth recalling that misfortune is often random.

If we go back to the events of a week narrated above, the following picture emerges:

1. Monday- the car mechanic says that there was something really loose in the car, which would have resulted in a bigger loss, had not the car broken down that day!

2. Tuesday- It was found that the air conditioner was getting heated considerably that there would have been a blast and a fire in the chamber within a few days. Good, it broke down on Tuesday.

3. Wednesday- It was your good luck that you did not partake lunch in that hotel - many friends suffered from some strange food poisoning the next day!

4. Thursday- It was great that you forgot your son's birthday. Had it been your wife's birthday?!





5. Friday- You reach home tired with an empty stomach- there is a call from your aged mother from the village “Beta, I forgot to remind you, today is an important day in the temple of our Family Deity and all of us were fasting the whole day. As my eldest son, normally you should also fast today- I am very sorry I failed to tell you”. You reply with a wry smile “Ma, I remembered it today and fasted the entire day as I had myself come home last year for this occasion”. Mother is terribly happy “Beta, excellent- may BABA Bless you!” she says.

6. Saturday- It is good that it is only a minor fracture - may be healed within a week. Had you broken your neck or spine?!

7. Sunday- After a long time, the entire family at home had lunch, dinner etc together - enjoy your favourite film in the TV- Did not you feel the bliss? Do not worry about the entire week to be in bed. Have you forgotten those books you purchased before six months to read - they are lying in the book shelf? Oh, what about your favourite IPL Final Cricket Match

during this week? Of course, there is some probability that several bad things happen together in the same week. Some people see even some ‘cause and effect relationship’ where there is none. A few lament “It is all my fate.....why such things happen only to me?....”

Now you have seen in a week-long episodes, things could have been worse, but luckily did not. You should feel grateful. In many road accidents, people do feel relieved that their lives are saved, although their vehicles have been totally damaged!

### The ‘Evil Eye’

At times, people attribute bad incidents to what is called an ‘Evil Eye’.

Your friend meets you after 10 years. He wonders “Hey Buddy, is it the same car you had at that time! Excellent! Well maintained I say!” You accept the compliment silently with a smile. But lo! The next day the car breaks down on the road, that also when you are going with your wife for a relative’s wedding! Your wife standing in the hot sun on the road with a fine ‘make-up’ in a glittering silk sari, laments “I know this will happen after your friend cast an ‘evil eye’ on your car yesterday!”

The likelihood is already the car was in need of some maintenance repairs. But your wife saw your friend’s appreciation as a jinx.

There can be so many such instances like the first ‘date’ going sour ( that was your last ‘date’ too! ), your dress getting drenched in a sudden unexpected rain, your losing your manuscript in a computer crash and the loss of your credit card - all due to ‘evil eye’ of somebody who was jealous of you!

### The Effects of ‘Bad Luck’

We get so rattled by this ‘Bad Luck’ that we make things further worse. A belief that you are not lucky has been associated with so many other aspects of life like decision-making, performance and relationships in general. These negative thoughts start snow-





balling, leading to more disastrous results, one leading to the other. We have to come out of this vicious cycle. We have to take positive steps. Imagine yourself in the future. Think how, when the misfortune is over, you will have a great story to share with! Sometimes even superstitions help- wearing a good luck talisman, changing your name, adorning a particular Gem Stone in your ring etc.

We have to replace the negative thoughts with more positive and rational ones.

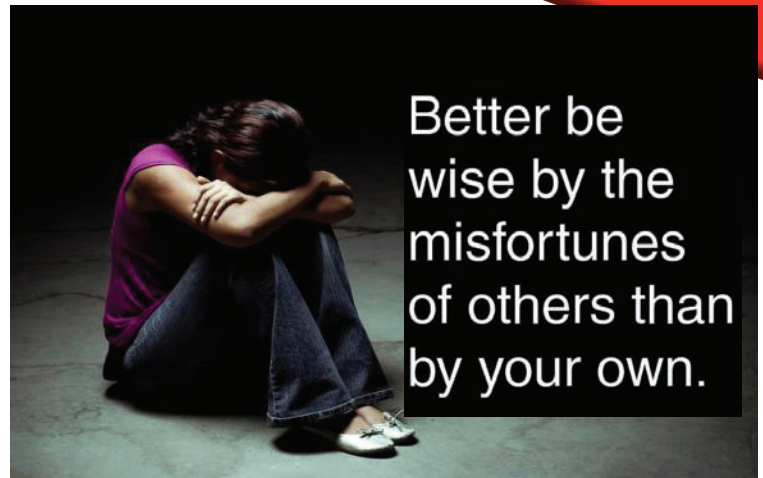
There is another technique called Mindfulness Training where one need not try to stop or deny negative thoughts - just allow them to flow in- accept them without judging or denying, then these negative thoughts will vanish by and by in the course of time.

This is like Meditation, where also initially there is a flurry of unnecessary thoughts but they die down slowly and you are able to concentrate.

Writing a daily list of things for which you are grateful is also another method linked to a greater sense of well-being. This list may include even getting a good parking slot for your car!

#### **The Remedy:**

The fact remains that in everybody's life, there are so many bad and good incidents. We cannot be attributing some blind reason for each and every happening.



Let us accept life as it comes - both good and bad.

Some times whatever we fear, does not come true - according to research, 95% of our fears do not come true! As a matter of fact, if you list out your present worries in a piece of paper and look at it after an year, you will find none of them today - you will even laugh as to how foolish you were to worry about such unimportant things!

Anyways, whatever comes, whether good or bad, that will also end.

The famous adage says "This too shall pass", whether happy or sad. Nothing is permanent, not even your troubles. In a lighter vein, I came across recently a Tamil film title- "Kadhalum Kadandhu Pogum" meaning "Even Love will pass!"

Let us not linger on the past always or worry unduly about the future.

**LIVE FOR TODAY- YOU SHALL BE HAPPY.**

**Yesterday is a History**

**Tomorrow is a Mystery.**

**Today is a Pastry- let us eat it gleefully.**



Problem solving is part and parcel of human life. This is used as a main process to achieve its objectives. Human creativity is tapped to solve their day-to-day problems. It is through this process ownership will get developed. Hence it is necessary that the people should understand this process very clearly.

The first step in problem solving is to determine what is the problem? We often get confused because we are unable to differentiate between problem and symptoms.

#### **What is a problem?**

A problem is an undesirable situation in a process or its output. "It is anything that stands

# Problem solving

**Jayprakash B Zende**, Consultant, employee involvement schemes and a freelance trainer



**Jayprakash B. Zende**

in the way of achieving one's objective." Problem is a gap between what is happening and what should happen. Problems are a fact of life both at home and at workplace. When we have Zero Defect performance standard, we recognize all nonconformances and make an attempt to solve those problems. Real problem solving success comes from ensuring that it never occurs again.

For problem to exist we must have

- An objective and a goal
- An obstruction to achieve that goal
- A way to overcome the obstruction

### What is not a problem?

When there is no choice, or no alternative, there is no problem. It becomes a way of life. There are many situations we have to learn to live with like our physical appearance, height and build, the changes in seasons, the conditions of employment, the process of getting old.

### Why learn Problem Solving?

- To develop a systematic approach
- ◇ Learn possible frameworks for understanding and resolving problems



- ◇ Be able to reflect and analyse the approach
- ◇ Learning to improve problem solving skills
- ◇ Transfer skills, knowledge and experience to new problems
- ◇ Create a knowledge repository / avoid eyelash effect
- ◇ Logical and rational approach
- ◇ • See problems in a new way
- ◇ • Develop interpersonal skills and personal qualities
- ◇ • Improve success rate

### Problem Solving Steps

#### 1) Define the situation

The child has red rashes on his arm and legs. This defines the problem. It is on his arms and legs. But not on any other part of the body.

#### 2) Apply a fix

The doctor is called and he gives a medicated cream to apply on the rashes. It is only a soothing remedy for the symptoms, not a permanent solution to the problem.

#### 3) Identify the root cause(s)

The next day in the doctor's examination room the rash is diagnosed as being caused by a particular type of grass. Where was the grass? In the backyard of house.

#### 4) Take Corrective action

What are the various corrective action that can be taken. The grass can be removed from the backyard or the family may move to another house.

#### 5) Evaluate and follow up

Assuming the doctor's fix and any subsequent treatment clears up the rash, we need to be certain that the corrective action was right. The evaluation step is to check the child for any recurrence, of rash for next three





months. The follow-up is a periodic audit of the backyard to ensure that the grass is not growing back.

#### Detail Steps

##### 1) Defining the Situation

- Clearly describe the problem
- Focus on data not causes
- Specify nonconformance or what is wrong : do not blame
- Determine size or consequences in number or PONC

##### 2) Apply a fix

- A fix is a temporary step to keep things going, it minimises the consequences of the problem but fail to address the root cause. It involves 1) Reworking or repairing nonconforming output 2) Disposing off and

replacing nonconforming output 3) patching the process till a permanent solution is in place

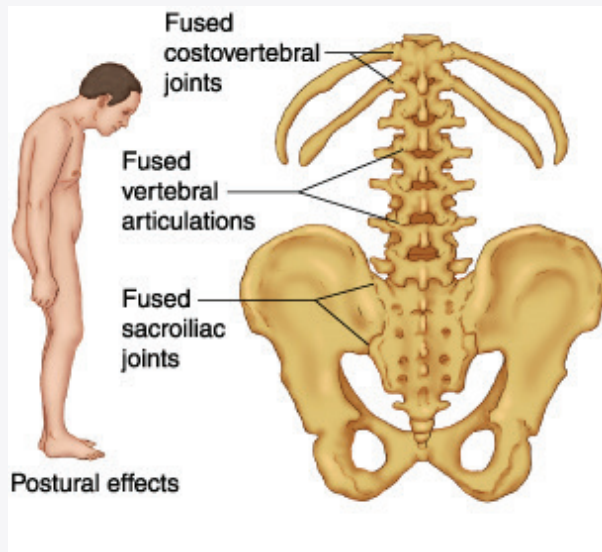
##### 3) Identifying the root cause(s)

A root cause is the source from which a nonconformance originates.

The tools and techniques which help are Brainstorming, Check Sheet, Pareto diagram, Cause and effect diagram, Why- Why Analysis.

##### 4) Take corrective action

- Generate possible corrective actions.
- Select the corrective action.
- Plan and communicate the corrective action.
- Implement the corrective action
- Evaluate and follow- up



# Ankylosing Spondylitis

Have you ever woken up with stiff limbs every morning, After tests, it might be diagnosed as Ankylosing Spondylitis (AS).

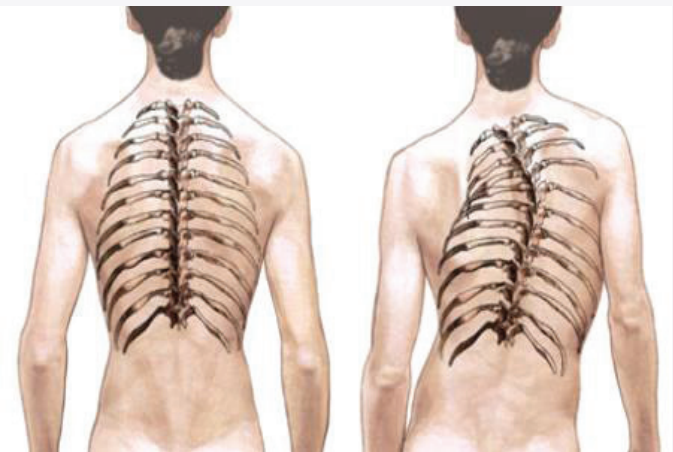
Ankylosing Spondylitis derives its name from Greek words “ANKYLOS” meaning bent and spondylitis, meaning vertebra.

As the name suggests, AS is an inflammatory disease that causes some of the vertebrae of the spine to fuse together.

The inflammation may cause the spine to fuse in a fixed, immobile position, and in some cases create a forward-stooped posture.

This forward curvature of the spine is called KYPOSIS.

The involvement of the SARCOILIAC JOINTS during the progression of the disease is one



**Lion M. DESIKAN** is a former District Chairman and Life Member, Lions Club International, District 324A. He is a social activist and literary lover.

**Lion M. Desikan**



of its hallmark of medicinal features. Ribs may get affected, resulting in breathing difficulty.

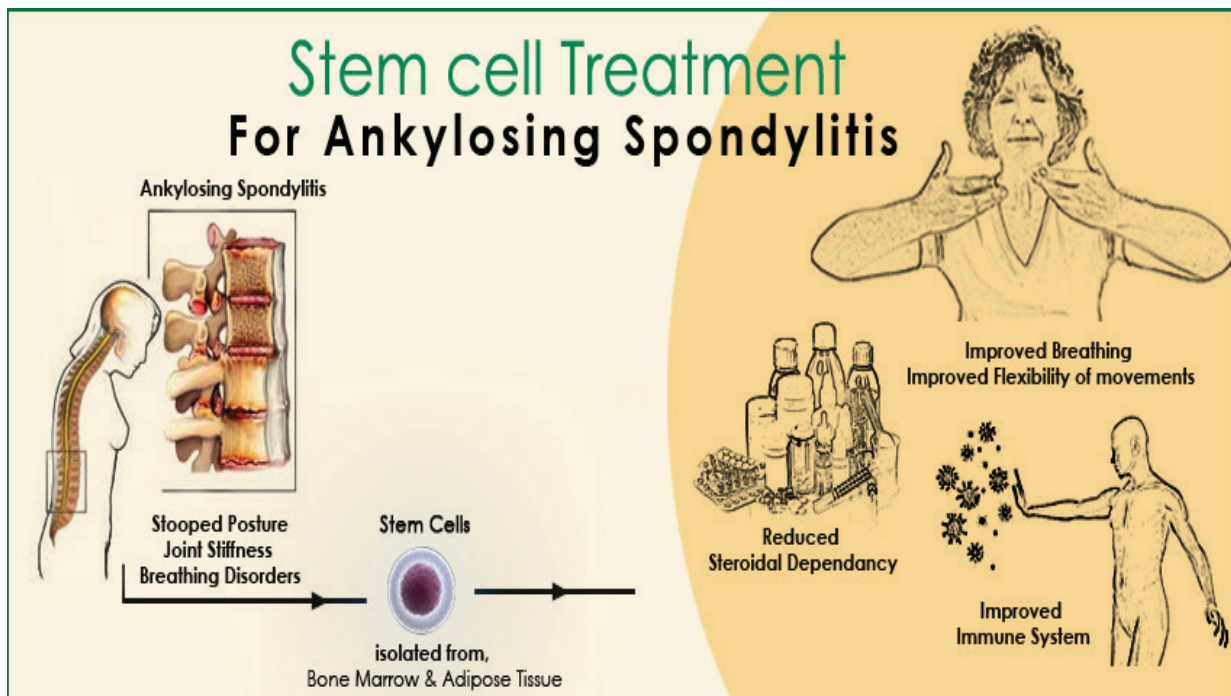
Sometimes, joints are affected, too. The eyes, too, can be involved causing vision problems.

This disease seems to affect more men than women. The disease in women tends to affect the neck and limb joints.

The symptom may vary from person to person, but usually develops over months.

**CAUSE:** The exact cause is unknown. Genetics and environment both play a role.

**Symptoms:** Frequent stiffness in the lower back and buttocks are the most common symptom.





# Subscribe to



Periodicity : Monthly

## Subscription:

Single copy : Rs 100/- each issue

Annual : Rs 1000/- for 12 issues

Subscriptions may be paid by Cheque/DD drawn in favour of **IMPACT**, payable at Chennai.

Contact:

**Dr.M.G.Bhaskar**, Sri Anandham Apartments, No.1A, Jai Nagar, Second Street, Arumbakkam, Chennai - 600106.

# BEST WISHES

*to*



- Marketing & Advertising Consultancy
- Event Management
- Corporate Financial Assistance
- Psychological Services
- Custom Made Software

*from*



**Contact:**

URL: <http://resourceindia.co.in>

Email: [inforesource@gmail.com](mailto:inforesource@gmail.com) ;

[info@resourceindia.co.in](mailto:info@resourceindia.co.in)

ISBN

