

# Friendship Bulletin

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President : Alope Kumar Kanodia

Secretary : Amar Kumar Malhotra

Editor : Ajay Khanna

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## Today's SPEAKER



### Rtn Dr. Anil Joseph Structural Engineer

Topic : Demolition of Living Structures

Dr. Anil Joseph Vadakumthala had done his graduation and post graduation in Civil Engineering from N.I.T. Surat. He was awarded Ph D from Open International University from MIT, Calicut. He is the Director of Geostrucuturals (P) Ltd. a leading foundation and amp; structural consultancy firm based at Cochin. He has provided foundation and structural consultancy for more than 2000 High rise structures including many land mark multi-storeyed and Infrastructure projects in India and abroad in the past 28 years. His Designs have received all round appreciation and been awarded for his various achievements at various forums many times.

Dr. Anil Joseph is also the Managing Director of Cecons (P) Ltd. a construction firm and a Director of Engineers Diagnostic Centre (P) Ltd a firm specified in Geotechnical investigation and designs. He is a National Executive Committee member of the Indian Geotechnical Society and many other reputed national and state institutions.

Dr. Joseph is also involved in various social activities and has been Vice President of the Regional Sports Centre, Kadavanthara, Cochin, Past President of Rotary Club of Cochin Downtown, District Secretary of Rotary District 3201, Joint Secretary of Cancure Foundation and many more.

## JOINT RCM WITH RC CENTRAL GARDENS CALCUTTA, RC CALCUTTA MILLENNIUM, RS CALCUTTA MEGACITY AND ROTARY CLUB OF BELUR - A SUMMATION

This legal webinar was held on 3rd October, 2020 on the legal aspect of Power provided to banks and financial Institutions in respect to recovery of debts under the Debts and Bankruptcy Act insolvency code and so on. It was addressed by PDG Ravindra Prakash Sehgal, PDG Aniruddha Roychowdhuy, IPDG Ajay Agarwal, and Rtn. Ashok Kumar Dhandhanian, PP, RC Central Garden Calcutta.

# CREDIT CARD TO INCOME TAX: CHANGING RULES

From 1<sup>st</sup> October, 2020



Income tax, health insurance, credit and debit card rules are changing from 1st October, 2020. So, it is important that you know about them in advance. What changes is mentioned here under :

- **Mobile phones only for route navigation**

According to the amendments made in the Motor Vehicles Rules 1989 by the Ministry of Road Transport and Highways, you will now be able to use mobile for route navigation in such a manner that it shall not disturb the concentration of the driver while driving.

- **LPG connection will not be free**

Under the marquee Pradhan Mantri Ujjwala Yojana (PMUY), the process of getting a gas connection for free is ending on 30 September 2020. The Union cabinet had approved an extension till end September for availing free cooking gas cylinders under PMUY.

- **5% tax will be levied on foreign fund transfer**

Any amount sent abroad to buy foreign tour packages, and every other foreign remittance made above Rs. 7 lakh, will attract a tax-collected-at source (TCS) beginning 1 October unless tax is already deducted at source (TDS) on that amount. While the tax on foreign tour packages will be 5% for any amount, for other foreign remittances the tax will kick in only for the amount spent above Rs. 7 lakh.

- **Sweet sellers will need to display 'Best Before Date'**

Sweet shops will now have to declare the 'best before date' of non-packaged or loose sweets also available in their shop. Food Safety and Standards Authority of India (FSSAI) has directed the sweet shop owners to adhere to the protocol from 1 October.

- **New health insurance rules to be implemented**

The changes in the health insurance cover have of course

being introduced in the aftermath of Covid-19. The prices for premium health services will eventually rise. The new health insurance rules to be introduced post-Covid-19 inclusion will make 17 permanent illnesses outside the cover.

- **Buying television sets can be expensive**

Open cell panels will attract 5% import duty from 1 October, with the government saying that a duty exemption expiring at the end of this month will not be extended. As part of 'Atmanirbhar Bharat' the government is keen to expand domestic production capacity for open cell panels so that imports can be curbed. The one-year exemption given to the item expires today, 30 September.

- **RBI's new credit and debit card rules**

The Reserve Bank of India (RBI) has issued new guidelines to secure debit and credit cards. These changes will be effective from 1st October 2020. According to the new guidelines, card users will now be able to register opt-in or opt-out of services, spend limits, etc. for international transactions, online transactions as well as contactless card transactions.

- **FSSAI bans blending of mustard oil with any other cooking oil**

Food regulator FSSAI has banned blending of mustard oil with any other cooking oil with effect from October 1. In a letter to commissioner of food safety of all states and Union Territories, FSSAI said the "blending of mustard oil with any other edible oil in India has been prohibited with effect from October 1, 2020."

- **New Tax Collected at Source (TCS) regime**

The Income Tax Department issued guidelines for applicability of TCS provision which requires an e-commerce operator to deduct 1 per cent tax on sale of goods and services. The new Tax Collected at Source (TCS) regime will come into effect from October 1. The Finance Act, 2020 inserted a new section 194-O in the Income-tax Act 1961 which mandates that with effect from October 1, 2020, an e-commerce operator shall deduct income tax at the rate of 1 per cent of the gross amount of sale of goods or provision of service or both, facilitated through its digital or electronic facility or platform.

Contributed by PP P K Sharma

## CLUB EVENTS

October 17, 2020 RCM

Joint Meeting with Rotary Club of Greenfield  
England, Rotary Club of Dhaka and  
Rotary Club of Bhutan

Speaker : Mr. C. N. Singh, Chief Electrical  
Engineer (Rolling Stock), Metro Railway

Topic: Metro Railway Present and Future

UPCOMING  
EVENTS!

## ROTARY NEWS

### Dr Mahesh Kotbagi elected Rotary International Director

Dr Mahesh Kotbagi, Rotary Club of Pune Sports City, District 3131 has been declared elected as Director 2021-23 from Zone 7.

Dr Kotbagi is a professional hospital administrator and Chairman of Kotbagi Hospital Pvt, Ltd in Maharashtra, India. He is a fourth generation Medical Practitioner; his grandfather was the Physician of Mahatma Gandhi. He is a post-graduate with gold medal for his thesis, in MD Gynaecology from University of Pune. In 1991, he established a 10 bed hospital which soon grew to multi-speciality hospital. He also established a low cost Dialysis Centre. He has business interests in health care, hospitality, petroleum and construction industries. He has served as Hon. Professor in several Medical Colleges, Member of Senate of Pune University and Trustee, Medical College.

Mahesh Kotbagi is Co-Chair of Rotary India Literacy Mission. He served as DG (2005-06), International

Training Leader (2014), Chairman – South Asia Literacy Summit (2014), ARFC (2017-18) and GETS Chairman (2020). He has been honoured by Service Above Self Award by RI and Citation of Meritorious Service Award by TRF. He was Rotary Volunteer of Medical Mission to Lesotho, Africa.

Dr Mahesh Kotbagi has set up Chimayi Charitable Trust to support low cost health care and education for rural children. He has given leadership to more than 100 service projects in literacy, polio surgeries, rubella vaccination, cow banks for rural women and welfare of special children

Mahesh and his wife Dr Amita are third level Major Donors and Benefactors of TRF.



*Contributed by PDG Ravi Seghal*

### First woman confirmed as Rotary president-nominee



Jennifer Jones, member of the Rotary Club of Windsor-Roseland, Ontario, Canada, will become Rotary International's president for 2022-23, a groundbreaking selection that will make her the first woman to hold that office in the service organization's 115-year existence.

Jones, whose confirmation comes at a unique time in history, is inspired by how the organization and its global members continue to adapt, connect and serve their communities in new ways during the coronavirus pandemic. Jones says she wants to harness this moment of change to develop metric-driven goals that challenge us to innovate, educate and communicate opportunities that reflect today's realities.

"We know that Rotary is a place where leaders and those with the vision and drive to create change can thrive. And such leaders are found from every age, gender, race and background. Diversity, equity and inclusion should begin at the top, and for us to welcome new leaders into our organization and expand our

ability to make an impact, we need to build stronger bridges that help everyone see themselves reflected, celebrated and valued here in Rotary," Jones said.

Jones also notes her tremendous pride in the way Rotarians have shown leadership in responding to and helping protect communities against COVID-19. So far, Rotary has provided US\$29.7 million to support clubs in their response to COVID-19, with projects ranging from large-scale, transformative activities such as providing medical equipment to hospitals to small-scale, short-term activities like purchasing thermometers, protective medical gear, or other items for frontline medical professionals.

"Silver linings rise out of the most challenging circumstances," Jones said in her vision statement. "Our members are resolute in finding ways to aid those in need as the pandemic continues to underscore how Rotary is a global force for doing good in the world."

## Birthdays

 Ravindra Prakash Sehgal on 14<sup>th</sup> October, 2020

**Minutes of 2419<sup>th</sup>  
e- RCM ( Joint  
Meeting) of Rotary  
Club of Belur held  
on 3<sup>rd</sup> of October  
at 6 p.m.**

It was a joint meeting with various clubs R. C. Central Gardens Kolkata, R. C. Calcutta Millennium, R. C. Calcutta Megacity. On the call of Moderator Rtn. Debjani Choudhury of RC Calcutta Miilenium, Rtn. Tushar Kanti Mondal President RC Calcutta Megacity gave his welcome speech, IPDG Rtn. Ajay Agarwal, started the ball of the meeting rolling by sharing the importance of internet/electronic media in our life and warned listeners to remain safe from hackers, our Club Mentor PDG Rtn. Ravi Seghal explained about CH. IX and XI which has been adopted very long ago in USA in a decent manner, PDG Rtn. Anirudha Roy Chowdhury, spoke about The Securitisation Act in India brought in by the then Prime Minister P. V. Narshima Rao and it has been modified from time to time. Guest Speaker Ashok Kumar Dhandhanian shared knowledge of laws about the Bank's Drastic Powers of Recovery and the Borrowers' Remedies under Recovery of Debts and Bankruptcy Act, 1993, SARFEASI Act, 2002, and I & B Code 2016, by deliberating wisely that courts have no power to balance the system. The Law is totally one sided and Borrower should also bargain from the lenders at the time of getting loan. The meeting has terminated after a good session of question answers.

**Rtn Aloke Kanodia, President**

**Rtn Amar Malhotra, Secretary**

**Club Clinic** Total 395 patients were treated in the month of September 2020.



Patients visiting our Club's Clinic for Treatment of various ailments.

**CROOKED FOREST**  
WEST POMERANIA, POLAND

The Crooked Forest is a grove of 400 oddly-shaped pine trees located near the town of Gryfino, West Pomerania, Poland, planted in around 1930.

From the base, the pine trees grow with a 90-degree sharp bend along the ground but then curve back to grow straight up into the sky. Despite the unnatural curves bending 3 to 9 feet sideways at their bases, these healthy trees grow up to 50 feet tall. It is generally believed that some form of human tool or technique was used by the locals to make the trees grow or bend this way to create naturally curved timber for use in furniture or boat building. But the method was never determined and remains a mystery to this day.

Few other hypothesis' have been presented, albeit they fail to explain and convince enough.

A notable tourist attraction in the region, the forest was featured in The UnXplained on the History channel titled 'Unnatural Nature.



**CROOKED FOREST**  
WEST POMERANIA, POLAND

**ate, eight**

ate (verb): This is the simple past tense of the verb "to eat." I ate an entire pizza and now I'm really full and tired. eight (noun): The number after seven and before nine. Charles will wake up at eight o'clock tomorrow morning. Interesting note: There is a popular children's joke that goes like this:

**Q: Why was 6 afraid of 7?**

**A: Because 7 ate 9. Yes, it's pronounced "because 7 8 9," and yes, it's a pretty bad joke. But most kids' jokes are bad.**



**MY favourite  
exercise  
is SMILING!**

**Desert**  
रेगिस्तान

**Dessert**  
मिठाई

**Bridal**  
शादी का

**Bridle**  
लगाम

**Awl**  
चमड़े में बारीक छेद बनाने का काँटा, सुआ

**All**  
सब

**Ad**  
विज्ञापन

**Add**  
जोड़ना

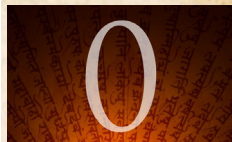
# Amazingly BHARATIYA



- India is the birthplace of chess. The original word for “chess” is the Sanskrit **chaturanga**, meaning “**four members of an army**”—which were mostly likely elephants, horses, chariots, and foot soldiers.



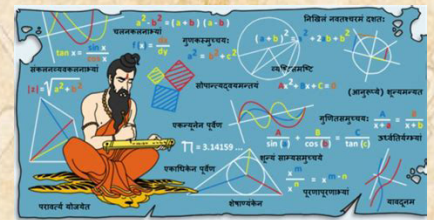
—	=	≡	ॠ	ॡ	ॢ	ॣ	।	॥	०
1	2	3	4	5	6	7	8	9	
α	β	θ	χ	ϣ	Ϸ	ϸ	Ϲ		
10	100	1000	10000	100000	1000000	10000000	100000000		
१	१०	१००	१०००	१००००	१०००००	१००००००	१०००००००		
1000	2000	3000	4000	8000	70,000				



- The **decimal system** was invented in India in 100 B.C. The concept of **zero** as a number is also attributed to **Aryabhata** of India.

- **Algebra, trigonometry** and **calculus** came from India;

Quadratic equations were by **Sridharacharya** in the 11th Century; The largest numbers the Greeks and the Romans used were  $10^6$  (10 to the power of 6) whereas Hindus used numbers as big as  $10^{53}$  (10 to the power of 53) with specific names as early as 5000 BCE during the **Vedic period**. Even today, the largest used number is Tera  $10^{12}$  (10 to the power of 12).



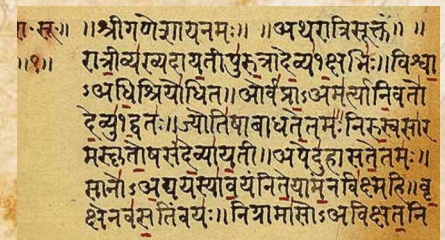
- The earliest **cotton** in the world was spun and woven in India. Roman emperors would wear delicate cotton from India that they would call “**woven winds.**” Mogul emperors called the fabrics “**morning dew**” and “**cloth of running water.**”

- Most historians agree that the first recorded account of **plastic surgery** is found in ancient Indian Sanskrit texts.



- The first and greatest civilization in ancient India developed around the valley of the Indus River (now Pakistan) around 3000 B.C. Called the **Indus Valley civilization**, this early empire was larger than any other empire, including Egypt and Mesopotamia.

- **Sanskrit** is the mother of all the **European languages**. Sanskrit is the most suitable language for **computer software**.



- **Ayurveda** is the earliest school of medicine known to humans. **Charaka**, the father of medicine consolidated Ayurveda 2500 years ago. Today Ayurveda is fast regaining its rightful place in our civilization.

- The art of **Navigation** was born in the river Sindh 6000 years ago. The very word Navigation is derived from the **Sanskrit** word **NAVGATIH**. The word navy is also derived from Sanskrit ‘**Nou**’.

