A close-up portrait of Dr. Lakshmi Kumar, an elderly woman with short, wavy grey hair. She is smiling warmly at the camera. She has a prominent black bindi on her forehead, with a small red dot just below it. She is wearing a dark-colored top and a large, ornate earring. The background is a soft, out-of-focus light green.

## “Teachers Are Situational Leaders”

**Dr. Lakshmi Kumar**

Founder Director,  
The Orchid School, Pune

Why do we need schools to move to a growth mindset?

Education, NEP 2020 and the Teacher

Rewiring My Brain: A Journey of Personal Growth

# In this edition

04

**Why Do We Need Schools To Move To A Growth Mindset?**

G. Balasubramanian

---

08

**Teachers Are Situational Leaders**

Dr. Lakshmi Kumar

---

13

**Immune-Boosting Spices and Herbs for Good Health**

Dr. Vivek Baliga

---

18

**Education, NEP 2020 & The Teacher**

S. Indira Narayan

---

21

**Tax Benefits and Home Loans**

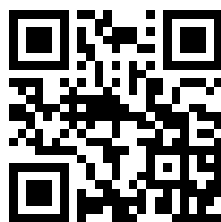
Aarti Tibrewala Darooka

---

24

**Rewiring My Brain: A Journey of Personal Growth**

Manjula Veeranna



You can scan the code by using any free-to-download QR reader available on the App Store, Play Store and Windows Store. Wifi/Mobile data will be required.

# Artificial Intelligence, a Friend or a Foe?

## ■ RASHMI MARIAN FURTADO

Senior Editor, TeacherTribe.world



There have been many changes in the education space. We have seen it evolve from the gurukulas to a school system, co-ed schools, sports schools, streams of education that either didn't exist before or weren't well-known, and so on. Every single time there has been a major change it has taken the educators and the students, a certain amount of time to adapt. As human beings, we tend to be uncomfortable with major changes. I believe it's the uncertainty that comes along with change that causes this discomfort. The pandemic has been a huge teacher for us to understand the value of digital platforms for education.

Artificial Intelligence is one such revolution that has been welcomed by certain educators and has been consciously avoided by many others. I am sure AI has left many of us wondering that we just got used to the digital medium for education and now we have to deal with AI. Anything can only be as complicated as we allow it to be. It's the unknown that bothers us, not the entity itself. So, let's try understanding AI and its implications and impact on education.

Shying away from technology is not the solution. Technology is all around us and used in almost everything we do. What we need to do is promote and educate our students on the positive usage of technology. Of the many AI tools used in education, I am going to elaborate on three that have been talked about a lot.

It's not even a year since ChatGPT was launched and it took the world by storm. Simply put, it's a chatbot created by OpenAI that is generative, pre-trained and has the capability of having human like conversations. OpenAi says that

**Organisations like UNESCO are trying to create an approach that will make it easier for educators like us to adapt and understand AI**

ChatGPT can have a conversation, answer questions, admit mistakes, challenge incorrect premises, and reject inappropriate requests. As an educator you would have been a part of many discussions questioning the authenticity of an assignment that has been handed in by a student. There are several platforms that were created to counter this very issue. These platforms will tell you if the text was entirely done by AI or not.

Another AI tool that you would have come across is Grammarly. It's a tool that helps in constructing sentences, identifies errors, detects plagiarism and so on. This can be referred to as an assistant, as the ideas and thoughts are of the user. While these tools are to do with writing, DragGAN AI is a tool that helps edit images through AI.

As educators how can we use AI to our advantage? UNESCO has addressed AI in education with a human centric approach. The aim is to include AI's role in addressing current inequalities regarding access to knowledge, research and the diversity of cultural expressions and also to ensure AI does not widen the technological divides within and between countries.




UNESCO also speaks about potential applications of AI and it has divided the same to four categories that are need based. These categories are education management and delivery, learning and assessment, empowering teachers and enhancing teaching, and lifelong learning. These categories are interlinked with each other.

Organisations like UNESCO are trying to create an approach that will

make it easier for educators like us to adapt and understand AI. Using AI to create task automation is an important benefit of AI. Many mundane tasks can be completed by AI. AI can also help us educators achieve better engagement. There are certain AI tools that can help in tutoring and personalised learning.

Being open to change and trying to understand it is one of the most important strengths of a human being. AI is one such change that has entered education. Should we look at AI tools as if they are alien to us or should we understand and use them to our advantage? AI cannot upstage a teacher. AI can assist a teacher. As educators, we need to move ahead with confidence and use these tools to their fullest. Let's always remember that **Speed of irrelevance is higher than the pace of relevance.** ■



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 Rashmi Furtado

*A natural writer, teacher and a passionate content creator, Rashmi has authored the Cu and Rio series and created the Keystones program on Values Education from Greycaps Knowledge Tribe. She is one of the founders of TeacherTribe.world. She is a sought after speaker at educational conferences, facilitator programs and for motivational talks to students at schools across India. She holds a Master's Degree from the prestigious NIT Suratkal where she also taught before joining Greycaps Knowledge Tribe. Rashmi is also a popular quiz host for schools, colleges and large corporate audiences. She has co-hosted the Tata Crucible quiz, Canara Bank National School Quiz, Travel Quest by Thomas Cook and QNOW it ALL? World Teachers Quiz.*

# Why Do We Need Schools To Move To A Growth Mindset?

## ■ G. BALASUBRAMANIAN

*G. Balasubramanian is a doyen of school education in India. He has held several positions of leadership at CBSE, including Director Academics. He was the brain behind the introduction of several innovations at CBSE, which included frontline curriculum, communicative approach to language teaching, Information Technology, alternatives to homework, etc. He is also an author, poet and a sought-after speaker at educational conferences world over. This article has been taken from G. Balasubramanian's LinkedIn Page.*



For several decades now, the school systems seem to be working with a survival mindset. They seem to long for a 'comfort zone' focussing development of 'financial' infrastructures that would facilitate them to expand in a linear and horizontal manner to recycle their investments and to build on more. The mythical expressions on quality growth center around predefined models which play with numbers rather than intrinsic quality. This is further fueled by competitive engagements to deliver results for future gateways and in the process the real 'growth' is either sacrificed or marginalised. "It does not matter how slowly you go so long as you do not stop," said Confucius.

The scenario is changing. With the inundation of information flow and the fast changing skills, competencies and interpretation of the masteries, the schools are under compulsion to prepare their learners

for a future that is absolutely challenging, demanding, creative and growth oriented. “No problem can withstand the assault of sustained thinking,” said Voltaire. The mindset required to deal with the futuristic demands for a world that is engaging is entirely different. The current system of letting the brains live with established patterns of learning may not help the learners to stay relevant along with their counterparts. Life and living must stay focused with a growth mindset if one has to remain empowered.

## The growth mindset comes with a few basic nutrients for growth.

1. It starts with a belief that **every individual is intelligent and has within the self, multiple potentials for growth.** Therefore, the inputs of learning in the system have to understand, appreciate and facilitate these multiple potentials. This calls for providing wide, limitless, non-traditional and informal opportunities for learning and a conducive atmosphere for learnability. Indeed this would demolish the authoritarian approach of the classrooms and hence the need for better ‘designed’ learning opportunities which are authentic, learning friendly and non-aggressive.
2. **The growth mindset in an organisational set up should help acquisition of mastery.** It is important to realise that achievement of mastery takes several years of effort and oftentimes calls for self-driven efforts on the part of the learner. “The problem human beings face is not that we aim too high and fail, but that we aim too low and succeed,” said Michelangelo. The schools would therefore acknowledge the urge on the part of the learner to acquire mastery sooner than later; thus provide non-threatening opportunities for continuous efforts without predefined judgments. The efforts should acknowledge the difficulties in the pathways of learning, inclusive of the failures and impediments in learning opportunities. “Between stimulus and response there is a space. In that space is our power to choose our response. In our response lies our growth and our freedom,” says Viktor E. Frankl.

The schools should help the learners to identify those spaces and choose their response to growth.” At best, schools can be the nurseries for mastery acquisition. In ensuring such a design they would have contributed more than what they are currently delivering.

3. Converting failures as stepping stones to success is an essential feature of the growth mindset. **Failure should neither threaten the learner nor suppress his desire to grow.** The learning opportunities in school systems should thus focus on re-engineering learning and recycling the lost experiences to newer vistas of learning opportunities. The end-all approach to learning contents with the terminal examinations should replace the continuous learning model. In fact, both diverse approaches to learning contents with multi-layer and multi-polar interventions to learning could facilitate a re-entry into the learning gateways in an intermittent manner.
4. **Growth mindsets facilitate embracing and adapting to challenges.** "Life isn't about finding yourself. Life is about creating yourself," said George Bernard Shaw. The challenges help and train the mind in facing risks, seeking adventures, remaining enterprising and discovering new knowledge portals. This is indeed a threat to the linear and conventional model of knowledge transmission in classical classrooms. This warrants establishing a learning culture in the school in which both the learner and the teacher are not only participative but on a journey together. Enabling a researching mind from the early years to seek the unfathomed oceans of knowledge rather than consume knowledge should be the focus of schools with a growth mindset.
5. **Growth is always empowered by the feedback from the system.** It helps not only to position the current growth profile, but helps to take an objective and unbiased view of the current dynamics to take remedial steps and interventions wherever and whenever necessary.



Growth is often inclusive and is acknowledged by the community in which the systems exist. Hence, the acknowledgement of the growth mindset of the school and its future growth will have to be in synergy with the thought dynamics of its stakeholders.

- 6. Growth mindset can be nurtured only in an atmosphere of freedom and passion.** The school profile should therefore give the teachers freedom for action within the canvas of their operating platform. Trust, support, fearlessness, discussions and mentoring are a part of the growth dynamics of any institutional organics. The corporate view of managing the school may not always be the right way though it does offer a number of takeaways for effective organisation, processing and productivity. It is time that schools liberate the learners from the clutches of conditioned learning and pre-ordained information to a researching mind and construction of new knowledge as envisaged in the National Policy of Education.

The productivity and the profile of a school with a growth mindset cannot be measured on a prescribed timetable in each calendar. It does call for long term patience to put the narratives. The results of the school captured in the numbers of the scorecard of out-going students are no more indices for measurement of a growing and performing school.

**Isn't it time to move on? ■**

# Teachers Are Situational Leaders

## Dr. LAKSHMI KUMAR

Founder Director, The Orchid School, Pune



Dr. Lakshmi Kumar is a well-known educationist and an Intercultural Coach. Her expertise spans from establishing quality schools, building teams, developing educational processes, and initiating best practices – for both school and higher education.

She is the Founder Director of The Orchid School, Pune. As the Founder Director and the visionary for educational process that is meaningful and relevant, she strives to bring teaching practices, methods, curriculum in alignment with today's generation of learners. She specialises in social studies, integrated, inter-disciplinary curriculum, inclusive education and Life Skill Education for young adults, training them for media literacy, critical thinking and decision-making process. She provides a range of training services and consultation in the areas of education, coaching leaders, quality initiatives and school improvement programs.

Dr. Kumar specialises in training culture workers mainly from Sweden – teachers, social workers, lawyers, nurses – to work with multicultural communities. She has been a coordinator and academic supervisor for the Sweden-India Project based in Orebro University and cooperation with other universities for the last twenty five years.

Her special competence is in training international assignees to the Indian Business environment, especially the HR Processes like hiring, team building, leadership styles, feedback systems, communication styles, etc.

## 1. How is your school factoring NEP 2020 into the school plans?

Education is one of the most important components for ensuring a country's development as they exert considerable influence in determining society's progress pace. Literacy is one of the index criteria. The NEP 2020 has been formulated to upgrade the education system. The efficiency of any policy can only be concluded once it has been executed. If prudently implemented, it can become the harbinger of a new dawn in the country. Some of the initiatives at The Orchid School (TOS) are –

- Introduction of new pedagogical structure
- Change in orientation and vision of curriculum
- Exposure for the student population to vocational education
- Skills-based training beyond the text-book oriented syllabus
- Equitable and inclusive education process with an onus on the holistic development of students
- Different techniques (including experimental) in managing the academic and education system

## 2. As an administrator, what do you think are the most important things that schools should be prepared for with the introduction of NEP 2020?

Five pillars of enrollment:

- The mindset of being open minded and seeing the merit in NEP is the first requirement.
- A willingness to unlearn and relearn, as NEP is futuristic so there is no resistance for change. What worked well in the past will not be relevant and we live in a very VUCA world.
- Collective envisioning the future based on NEP, so it becomes a shared vision.
- Transforming the teaching-learning process
- Stakeholders' enrolment so everyone is on the same page – Parents teachers, students, board of directors, community partnership, etc., need to align to our expectations and thus management.

### 3. What according to you are the major differences between Indian schools and schools abroad? How can that be bridged? What are some of your suggestions for the same?

Education is organic, it keeps growing and evolves with time and the human mind. This is the major reason why education provided in different nations of the world is different. Education System in many developed nations is designed in such a way that it focuses on preparing students for life, unlike the Indian education system that prepares students for colleges and university entrance exams.

In India, education is a formality, part of routine; every Indian must get a degree in Engineering or Medical stream, whether you learn something or not. Schools in India tend to focus on content, board exams, scores and entry to higher education. Rote learning and memorisation are highly valued in traditional schools. However, there is a huge effort to make paradigm shift both at policy levels and strategy level. When schools begin to see the holistic development of the child and student well-being as a significant objective, we begin to look at student centric education as a possibility. NEP and NCF are guiding roadmaps for such shifts.

School education must focus on skills and values and content that are relevant and has real life application. Vocational approach to learning along with appropriate choice of technology, blended with more experiential education, will make learning more joyful. We need to reduce drudgery and promote a more collaborative learning environment. Schools need to bring all arts and physical education on par with and include it as an integral part of curriculum. Our classrooms need to be inclusive and accommodative of students from different social backgrounds and different abilities.

### 4. These days, teacher empowerment is becoming a challenge. How can you facilitate teachers to upgrade themselves?

For education systems to be improved, the teacher is one of the

variables that must be changed. Teachers are expected to respond adequately to the pressing demands of the modern world and to the growing concerns of the educational community, expected to be highly professional and to have considerable expertise to guarantee qualified and successful educational processes and practices. When our society is going through rapid changes, our learners embody and represent such rapid changes in their engagement in classrooms. Our learner profiles are very different from what our training equipped us with. The role of the teacher and the need for empowerment needs to be emphasised as they remain to be the main contributors towards student learning. But for educators to be able to accomplish this, they need to constantly learn, unlearn and relearn in order to gain more knowledge, skills and right attitude towards their role. This entails empowering themselves that would enable them respond adequately to challenging and the demanding needs of modern society. It is important to have a broader voice in educational affairs of the learners which can only be attained where teacher preparation as well continued updates of teacher's competence are done.

Empowerment begins with the boosting of teacher status where they are treated like professionals and by this, they retain control over their own practice and over the decisions that affect their own classrooms. There are few dimensions of teacher empowerment at The Orchid School which include: professional development where teachers are provided with opportunities to grow, develop, learn continuously; teachers' autonomy in decision making and to be able to be creative in teaching learning processes, teaching methods among others. At a personal level, the school treats an individual teacher with respect on their professional knowledge and the genuine support from leadership team and colleagues.

We create opportunities that are formal and informal for teachers to influence, create and implement the curriculum. The school provides

teachers access to resources (financial, time, opportunities, etc.) to identify and solve problems related to their classroom to ensure they can help all students learn. Teacher evaluation which are objective, tailored towards teachers identified need based on one's strength or weakness and are aligned to areas of improvement.

**5. It is of the general opinion that teachers need to be given freedom to be creative and innovative. How is that being provided in your school? What are the challenges and limitations?**

The idea that teachers need to be 'given' freedom by someone is a misrepresentation. It is important to acknowledge that teachers come with situational freedom, freedom within the framework and above all, freedom with responsibility. If teachers experience autonomy and trust from the leaders, the idea of teachers having freedom gets real.

Teachers are true situational leaders, and they have their classroom to nurture and inspire. The core foundation for teacher freedom is trust. Trusting our teachers and encouraging their creativity to blossom are two sides of the same coin.

Another important aspect of experiencing freedom is to create spaces for teacher voices and their authentic representation of their interests. An organisation climate that is embedded in teacher's empowerment will promote teacher voice. Teachers, when encouraged to participate in decision making that governs their professional life – to have a say in rules, regulations, their work distribution, annual calendar, volunteering for events, opportunities for team and collaborative work, leadership opportunities and other aspects truly are liberating ways of freedom.

...to continue reading the interview, log on to [teachertribe.world](https://teachertribe.world).

# Immune-Boosting Spices and Herbs for Good Health

■ **Dr. Vivek Baliga**  
Cardiologist and Consultant Physician

*Dr. Vivek Baliga B. is a consultant physician and cardiologist, and director of Baliga Diagnostics in Bengaluru. He is a keen advocate of patient education and loves to blog about all things health-related. Learn more about him at [drvivekbaliga.com](http://drvivekbaliga.com).*



Spices and herbs have been used for centuries in culinary and medicinal practices. These natural ingredients are packed with potent antioxidants, anti-inflammatory and immune-boosting properties that can help support overall health and wellness. From the spice rack to the medicine cabinet, here are some immune-boosting spices and herbs that you should consider adding to your diet.

## Turmeric

Turmeric is a spice that has been used for centuries in Ayurvedic and traditional Chinese medicine for its anti-inflammatory properties. The active ingredient in turmeric, curcumin, has been shown to have immune-boosting effects by modulating the activity of immune cells. In addition to its immune-boosting properties, turmeric is also known for its ability to support brain health, improve digestion and reduce inflammation.

## Ginger

Ginger is a powerful anti-inflammatory and antioxidant that has been used for centuries to treat a variety of ailments. Gingerol, the active compound in ginger, has been shown to have immune-boosting properties by inhibiting the growth of bacteria and viruses. Additionally, ginger has been shown to be effective in reducing inflammation and relieving pain.

## Garlic

Garlic is a member of the onion family and has been used for thousands of years for its medicinal properties. Garlic contains allicin, a sulfur compound that has been shown to have immune-boosting properties by stimulating the production of white blood cells. Garlic is also known for its ability to lower blood pressure, reduce inflammation and fight off infections.

## Cinnamon

Cinnamon is a popular spice that has been used for centuries in Ayurvedic and traditional Chinese medicine for its anti-inflammatory properties. Cinnamon contains powerful antioxidants that can help protect the body from oxidative damage. Additionally, cinnamon has been shown to have immune-boosting effects by improving the activity of immune cells and reducing inflammation.

## Echinacea

Echinacea is an herb that has been used for centuries by Native Americans for its immune-boosting properties. Echinacea contains compounds that have been shown to stimulate the production of white blood cells, which are essential for fighting off infections. Additionally, echinacea has been shown to reduce the severity and duration of cold and flu symptoms.





## Elderberry

Elderberry is an herb that has been used for centuries in traditional medicine for its immune-boosting properties. Elderberry contains compounds that have been shown to reduce inflammation and stimulate the production of cytokines, which are essential for immune function. Additionally, elderberry has been shown to be effective in reducing the severity and duration of cold and flu symptoms.



## Astragalus



Astragalus is an herb that has been used in traditional Chinese medicine for centuries for its immune-boosting properties. Astragalus contains compounds that have been shown to stimulate the production of white blood cells and increase the activity of immune cells. Additionally, astragalus has been shown to be effective in reducing the severity and duration of cold and flu symptoms.

## Oregano

Oregano is a spice that is commonly used in Mediterranean cuisine and has been used for centuries for its medicinal properties. Oregano contains compounds that have been shown to have antimicrobial and immune-boosting properties. Oregano contains compounds that have been shown to have antimicrobial and immune-boosting properties. Additionally, oregano has been shown to be effective in reducing inflammation and fighting off infections.



## Licorice Root

Licorice root is an herb that has been used for centuries in traditional medicine for its immune-boosting properties. Licorice root contains

compounds that have been shown to stimulate the production of white blood cells and increase the activity of immune cells. Additionally, licorice root has been shown to be effective in reducing inflammation and fighting off infections.



## Holy Basil



Holy basil is an herb that has been used in Ayurvedic medicine for thousands of years for its immune-boosting properties. Holy basil contains compounds that have been shown to have anti-inflammatory, antioxidant and immune-boosting properties. Additionally, holy basil has been shown to be effective in reducing stress, improving mood and promoting overall well-being.

## Rosemary

Rosemary is a spice that has been used for centuries for its medicinal properties. Rosemary contains compounds that have been shown to have anti-inflammatory and antioxidant properties. Additionally, rosemary has been shown to improve digestion, reduce stress and improve cognitive function.



## Thyme



Thyme is a herb that has been used for centuries for its medicinal properties. Thyme contains compounds that have been shown to have antimicrobial and immune-boosting properties. Additionally, thyme has been shown to be effective in reducing inflammation and fighting off infections.

## Sage

Sage is a spice that has been used for centuries for its medicinal

properties. Sage contains compounds that have been shown to have anti-inflammatory and antioxidant properties. Additionally, sage has been shown to improve cognitive function, reduce inflammation and improve digestion.



## Black Seed



Black seed, also known as black cumin, is a spice that has been used for centuries for its medicinal properties. Black seed contains compounds that have been shown to have anti-inflammatory, antioxidant and immune-boosting properties. Additionally, black seed has been shown to be effective in reducing blood sugar levels, improving heart health and fighting off infections.

## Peppermint

Peppermint is a herb that has been used for centuries for its medicinal properties. Peppermint contains compounds that have been shown to have anti-inflammatory and immune-boosting properties. Additionally, peppermint has been shown to improve digestion, reduce stress and relieve headaches.

In conclusion, incorporating immune-boosting spices and herbs into your diet can provide numerous health benefits. These natural ingredients are packed with potent antioxidants, anti-inflammatory and immune-boosting properties that can help support overall health and wellness.

However, it is important to note that these herbs and spices should not be used as a substitute for medical treatment. If you are experiencing any health concerns, it is important to consult with a healthcare professional. ■



## Education, NEP 2020 & the Teacher

■ **S. Indira Narayan**  
*Educator*

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*S. Indira Narayan is an educationist with more than 35 years of rich experience in the teaching field. She has held multiple portfolios. She has been associated with St. Ann's High School, ICSE, ISC, Secunderabad, for over three decades, teaching English language and English literature for classes 10, 11 and 12. The last portfolio she held was as Academic Coordinator, St. Ann's High School, at Kompally Hyderabad, under the same management.*



*Indira Narayan has conducted numerous workshops for school teachers and continues to do so. She is also interested in writing and blogs regularly on - <http://vinplaksha.wordpress.com/>*

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The NEP 2020, when you open it, brings to mind a large spread at a banquet with so many dishes to choose from, that one is at a loss as to how to proceed after the soup and the starters! The NEP has so many details on education, on how to implement it, what to focus on, what should be the outcome and so on, that it is not an easy task to know where exactly to begin. Begin at the beginning would be the quick suggestion.

“This National Education Policy NEP 2020 is the first education policy of the 21<sup>st</sup> century and aims to address the many growing developmental imperatives of our country. This policy proposes the revision and revamping of all aspects of the education structure, including its

regulation and governance, to create a new system that is aligned with the aspirational goals of 21<sup>st</sup> century education...”

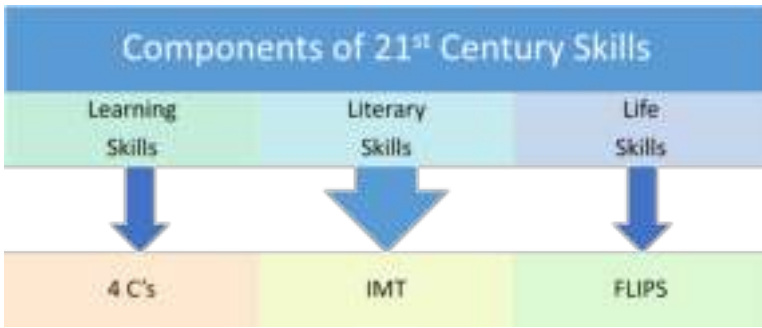
The New Education Policy, formulated by the Ministry of Education, is said to be one that would hone all required skills in students; creativity, collaboration, critical thinking, communication and so on. The policy is exhaustive, covering many areas of development in schools and colleges. Many details have been written for students, but there seems to be very little for teacher development, teacher training, barring a few required areas and parameters, many of which are already prevalent. One may think that teachers are expected to equip themselves with the teaching or incorporating of these skills. Do they need training?

I feel that the need of the hour is that the teaching community should be properly oriented to the new system and its demands. In my observation as an academician, creativity and critical thinking is not part of the methodology for most teachers- very few take pains to make their teaching more creative or encourage students to think out of the box. For most, teaching is limited to the textbooks, especially so in the lower classes, i.e., the primary section which is the formative stage of learning and where the skills set down by the policy makers are to be imbibed for a good future learning. My aim here is not to put down my fellow teachers, but to bring to the fore what is most needed- orientation of teachers into the NEP. The pandemic and the lockdowns had disturbed student life and put the teachers’ lives into a fast forward mode where they had to equip themselves to handle online classes and incorporate the NEP into their schedules parallelly. Not easy!

The above writings are my views directed to no one in particular. Teachers are the lifeline of students’ future and the NEP ‘aims to ensure that all students at all levels of school education are taught by passionate, motivated, highly qualified, professionally trained and well-equipped teachers.’ Qualified and motivated teachers can do

better if they are trained by professionals on the requirements set by NEP 2020. Regularly conducted teacher training sessions will equip them to in turn equip students to understand and implement the four 'Cs,' so vital for their future.

Here is a quick glance at the components of 21<sup>st</sup> century skills -



**Four Cs** - Critical Thinking > Creativity & Innovation > Collaboration > Communication

**IMT** - Information Literacy, Media Literacy, Technology Literacy

**FLIPS** - Flexibility & Adaptability

Leadership & Responsibility

Initiative & Self Direction

Social & Cross-Cultural Interaction. ■

# Tax Benefits and Home Loans

## ■ Aarti Tibrewala Darooka

*A chartered accountant and MBA, Aarti is an entrepreneur and financial literacy advocate. She has over 15 years of combined experience in consulting, advisory and travel industries. A national ranker in CA, Aarti is a published author, who has written a plethora of books for children's financial education and is currently helping build awareness for financial literacy for women through her platform, Sthreedhan.*



Komal is a software engineer living in a tier-II city. She has recently purchased a flat with her husband and has taken a home loan to fund the purchase. They paid 25% of the value of the house as down payment and took a home loan for the balance 75%. She has opted for a floating rate regime as she was not sure whether or not the home loan rates would fall further. However, she is unsure of what are the tax benefits that she can avail on her home loan.

A home buyer who has taken a home loan can avail tax benefits on the repayment of the principal portion of the loan as well as the interest component. Each of these tax benefits are under different sections of the income tax act.

As per section 80C of the Income Tax Act 1961, repayment of principal, i.e. the actual loan amount, can be claimed as exempt from income tax up to the ceiling of ₹150,000 that applies under this section. So, if the aggregate repayment during the year done by Komal is over ₹150,000, she can claim maximum of ₹150,000 as exempt income while filing her tax returns.

Further, whatever amount of interest is paid as part of the EMIs during the financial year, that amount can be claimed as a deduction under section 24 of the Income Tax Act. The maximum amount of interest that can be claimed under this section is ₹2 lakhs since they have bought the house for self-use. If they had bought the house and rented it out, they could have claimed the actual amount of interest paid during the financial year even if it is more than ₹2 lakhs. This means that the ceiling of ₹2 lakhs for interest claim while filing your income tax returns only applies to self-occupied property.

In the year of purchase, Komal can also claim the stamp duty and registration charges under section 80C. However, the total limit of ₹150,000 will continue to apply and if the amount of interest paid and the stamp duty/registration charges exceed ₹150,000, there is no additional benefit regarding the same.

In Komal's case, since she and her husband took the home loan together and are joint owners of the house, they can both claim the exemption for both, the actual loan repayment as well as the interest on the same. So, buying the house has proved to be a good tax-saving option for them as well, since now they get a total exemption of ₹3 lakhs on interest for the two put together under section 80C and total of ₹4 lakhs for repayment under section 24.

In some cases, people buy the property before the building construction is complete. In such a case, the interest they pay on the home loan for the pre-construction completion period can be claimed in 5 equal instalments subject to the existing limit of ₹150,000 per year as per section 80C. So, if your annual interest amount exceeds ₹150,000, there is no benefit regarding the old interest amount.

Owning a home is a dream for many people and brings a sense of stability and comfort, especially for those who have families. However, the process of deciding to buy the house requires careful evaluation of



the following:

- a) Financial ability
- b) Disposable income
- c) Cost-benefit analysis and
- d) Emotional load

In the midst of so many factors, taking the tax benefits into consideration will help you to make the right decision and save precious money as you effectively end up saving as much as ₹105,000 per person if you are paying a good amount in EMIs every month.

Buying a home may seem expensive as an investment but if you do choose to do it, you will always have Oprah Winfrey on your side, for she says, “I will forever believe that buying a home is a great investment. Why? Because you can’t live in a stock certificate. You can’t live in a mutual fund.” ■



 @sthreedhan

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# Rewiring My Brain: A Journey of Personal Growth

## ■ Manjula Veeranna

Founder & CEO,

International Institute For Cognitive and Learning Sciences®

*Manjula Veeranna is a former classroom teacher, Principal, Neural Educator, and Learning Scientist who has spent the last two decades empowering teachers and students with scientific knowledge and human values. With a multidisciplinary background that includes post-graduation in Arts, Science and Education, as well as certifications in Educational Psychology from YALE University and Neural Education, USA, Manjula is the Founder & CEO of the International Institute For Cognitive and Learning Sciences®. She is an expert in skill-based knowledge innately related to children, parents and teachers.*



One day, while browsing the internet, I stumbled upon the fascinating concept of neuroplasticity. It felt like uncovering a hidden superpower within myself. I realised that my brain had an incredible ability to change and adapt, and I became intrigued by how this knowledge could positively impact both my life and the lives of my students.

As I delved deeper into the subject, I came across the principle of specificity, which was shared by Dr. Bruce Perry. According to this principle, in order to change a specific part of the brain, that part needed to be activated. This meant that I had the power to rewire my brain by consciously engaging in new thought patterns and behaviors. The idea excited me. I began to understand that every thought I had and every feeling I experienced played a role in shaping the structure and

function of my brain. It was as if my brain cells were eagerly awaiting instructions from me to create new connections and pathways. With intention and practice, I could strengthen those connections and ultimately improve my overall well-being.

Inspired by the teachings of Joe Dispenza, D.C., I realised that I didn't have to wait for external circumstances to bring me peace and tranquility. Instead, I could actively seek out moments of positivity and safety, creating a stream of improved thoughts, feelings and behaviors. **This process required repetition and dedication, but I was determined to reframe my difficult days and challenging experiences.**

I embraced the profound wisdom of Dr. Norman Doidge, recognising the astonishing power of my own brain to change, heal and adapt. The concept of neuroplasticity filled me with awe and inspired me to explore new possibilities, conquering challenges that once seemed insurmountable. By consciously engaging in intentional practices and fostering a growth mindset, I tapped into the vast potential within myself and those whom I guided.

As I reframed my thoughts and perceptions, I witnessed the transformative effects on my neural landscape. Like an intricate warp and weft, my mind unfolded, creating new pathways and connections. I navigated this wondrous terrain armed with strategies and tools, embracing the continuous journey of personal evolution and learning.

With each deliberate step, I unlocked my boundless capacity, resonating with the harmonious melody of growth. Neuroplasticity became my guiding principle, allowing me to shape my thoughts and feelings and mold a brighter future. The potential within me knew no bounds as I embarked on this lifelong quest for self-discovery and development.

During my exploration of neuroplasticity, I learned that **our brains are constantly changing, organising, disorganising, and reorganising based on our experiences.** This revelation highlighted the uniqueness of each

individual's brain architecture. Dr. Dan Siegel, an adolescent brain psychiatrist, emphasised that our ability to direct our attention enabled us to shape and reshape our brain's firing patterns and structure. Similar to how we can focus on different muscle groups during physical exercise, we could intentionally stimulate specific neural connections in our brains to strengthen and integrate them.

Defining plasticity was not an easy task. It had both positive and negative implications. Martha Straus explained that if we lacked opportunities for corrective experiences, our brains would continue to reinforce old patterns. However, if we could focus on creating new neural networks, we could potentially transform the way we experienced past traumas. It was a glimmer of hope—a chance to rewrite our stories. As I researched further into the concept of neuroplasticity, I came across the groundbreaking work of Dr. Marian Diamond, a renowned neuroscientist. Her research provided valuable insights into the malleability of the brain and its potential for growth and development.

Dr. Diamond's studies demonstrated that environmental factors, such as enriched and stimulating environments, could significantly impact the structure and function of the brain. She conducted experiments with rats, showing that rats raised in enriched environments with access to toys, social interaction, and engaging activities had more complex neural connections and thicker cerebral cortices compared to rats raised in impoverished environments.

**This research had profound implications for human beings. It highlighted the importance of creating conducive environments that fostered growth and learning, not just for ourselves but also for the students we guide.** It reminded me of the immense influence our surroundings and experiences have on our brain's plasticity and its potential for adaptation.

Inspired by Dr. Diamond's work, I realised that I had the power to

shape my own environment and cultivate a rich and stimulating mental landscape. I sought out opportunities for learning, engaged in activities that challenged and stimulated my mind, and surrounded myself with positive influences. By actively creating an environment that nurtured neuroplasticity, I could optimise my brain's ability to rewire and transform.

Additionally, I recognised the critical role of education in promoting neuroplasticity. Dr. Diamond's research underscored the significance of early experiences and education in shaping the brain's structure. It highlighted the importance of providing children with stimulating learning environments and opportunities for exploration and discovery. Armed with this knowledge, I was motivated to incorporate brain-friendly practices into my teaching strategies. I created dynamic and interactive lesson plans that encouraged student engagement and active participation. I integrated multisensory approaches, incorporating visual aids, hands-on activities, and real-life examples to stimulate different areas of the brain. By fostering a stimulating learning environment, I aimed to support my students' brain development and enhance their capacity for learning and growth.

Equipped with this understanding, I began to explore the power of awareness and new perspectives. I realised that consistent self-support was crucial during times of unpredictability and heightened emotions. I started paying attention to my own feelings and sensations, modeling this awareness for my students. After acknowledging and validating my present moment, I consciously chose to reframe my thoughts and perspectives.

"In the tapestry of our minds, neuroplasticity unfolds,  
Where thoughts and feelings shape, and new pathways are told.  
With strategies in hand, we navigate the neural terrain,  
Unlocking potential, sustaining growth's harmonious strain."

# Food Wastage A Global Problem

■ **Hema Malini Balasubramanian,**  
Teacher

*Hema is an educationist with 20 years of extensive experience in teaching, mentoring and coordinating academics in CBSE schools. Being an Army Officer's wife, she has had the wonderful opportunity to teach in schools across India. From Chennai to Leh and Rajasthan to West Bengal, she has taught students from LKG to Grade 12. This broad spectrum has helped her understand the challenges in education at all levels.*



*Hema has worked as the PGT Biology teacher and the Senior Academic Coordinator in CMR National Public School, Bengaluru. Here, she mentored students to win awards in prestigious Regional and National CBSE Science Exhibitions.*

*Hema has facilitated the setting up of the entire science lab in the college division of Moravian Mission School, Leh- Ladakh and Army Public School Nasirabad, Rajasthan.*

The staggering amounts of food wasted around the world is really a cause of concern when almost billion people in the world don't have enough food to nourish themselves. Being a teacher for the past twenty years I have noticed many children waste food without thinking twice. As teachers we should make children value each morsel of food and realise the effort that has been put in by various people to bring that morsel on to our plate.

Whenever I see food thrown in dustbins my mind travels back to those days when I lived in the paradise on Earth called Leh, in Ladakh I immediately think about a young boy, Teri Wangchuk, who educated me on the value of food. One day, while having lunch with the students, sitting around a beautiful stream that ran in the school grounds I noticed Teri open his lunchbox and woefully take out roti's that were burnt on the lower side. He carefully peeled out the burnt bits and threw them into the water. With all my ignorance I rushed to him and scolded him saying "Teri, why did you dirty the stream?"



He looked at me with wise eyes and said, "Ma'am, I'm not dirtying the water, I'm feeding the fish. My mother has told me not to waste even burnt food." I looked down into the water and saw the fish jumping up and gobbling the bits of burnt roti!! I immediately apologised to Teri. That day my student taught me a big lesson.

I hope the knowledge of the following facts will make you pause when you are about to throw uneaten food into a bin-

- Worldwide 1.3 billion tons of food is wasted each year.
- 850 million people do not have sufficient access to the food they need to nourish themselves and their families.
- Rotting food in landfills give out methane which is a green house gas contributing to global warming.
- By wasting food we also waste water, energy, efforts of the farmer and resources required to produce the food. ■

## We Recommend - Trello



Trello is a collaborative platform that provides perspective on projects and timelines. It is used to organise, communicate and coordinate on tasks and assignments. The platform can be used for a variety of work including education.

### Features

- Trello allows users to create boards similar to bulletin boards, to organise teams and projects.
- Each board consists of user generated columns with cards that can be dragged from column to column to track example- a student's progress.
- Cards can be created to outline projects or record short details and form lists.
- It can include images, documents or deadlines.
- Drag and drop attachments or files from Onedrive, Google drive, Dropbox, etc. for convenience.

### How does it help teachers?

- It can be used to create school bulletin boards and utilised for task management of projects.
- Organising content and designing lesson plans can be done easily.
- This helps keep an entire semester plan in view, and timelines on track with due dates, checklists and reminders.
- Trello is collaborative and can be used to divide tasks and updates can be shared with school faculty staff. ■



# Teachers, We Make Them or Break Them!

## ■ VARSHA PRASAD

Editor, TeacherTribe.world



Teachers have a great influence on children – be it for the good or bad. Starting from the foundational stages of schooling, teachers’ words are considered as the final verdict. With students looking up to their teachers starting from a tender age, teachers have a huge responsibility of making sure they set the right example.

Recently, while interacting with my young nephew, I realised how deeply children are influenced by their teachers. The young boy of 7 was working on his English homework and started looking up the dictionary for the meaning of a word. I chipped in and suggested that I will help him with the meaning. He denied my help claiming that his teacher had told him to ‘only look up the dictionary’ for the correct meaning. Despite me giving him the correct meaning, he was convinced only after looking into the dictionary.

What we can also clearly notice in most children is that they start liking the subjects they learn in school, based on the teacher teaching them. This starts from a young age, where they start enjoying a class or try skipping it, based on the teacher teaching. A clear indicator to this is when a child starts falling sick or starts complaining of some pain or the other on the day of the classes they dislike. With this kind of a strong following that teachers have, it becomes their onus to make sure that this trust is put to good use.

An elephant, tied to a pole using a rope, believes that it cannot break

free from it. This is because they are conditioned from a very young age, that breaking free from its bounds is an impossible task. They will not attempt to do so, even as they grow older. Similar to this, teachers play a major role in ‘conditioning’ the mind of a child positively or negatively.

## **Breaking them**

As a high school student, I enjoyed writing and taking part in writing competitions. Around the same time, a reputed company had organised an all-India short story writing contest for school children. All excited to represent my school in the contest, I took part with a lot of interest and enthusiasm. The event went well, and I was eagerly awaiting the results. I would follow up with the teacher in-charge every day for updates and I would get the same reply that the results were yet to be announced. After a few weeks of the contest, I went back to the teacher seeking an answer for the same question. On seeing me approach her, she smiled at me sarcastically and said, “Child, do you really think you stand a chance to win this contest? You saw the number of participants and the kind of schools they had come from. I am sure one of them has been selected for the next round. I don’t think you have made it.” Saying this, she walked away.

I stood there, frozen. I was shaken. I did not know what to do next. I thought I was a failure and was not good enough to compete with others. A few days after the incident with the teacher, it was announced during the morning assembly that I was one of the 2 students chosen from the south zone, to compete at the national level, in New Delhi. Though I was extremely pleased with the results, it took me a few years to get back to creative writing again. The conversation with the teacher had broken my confidence and I had to rebuild it from scratch.

## **Making them**

After this particular incident, I met a few wonderful teachers who instilled all the confidence that I had lost. A year and a half later, as part of an assignment, I had to write a short poem. Though scared of what

the outcome would be, I made an attempt at writing something. The English teacher who read it was very pleased with it. I later realised that the poem was one of the few shortlisted, to be featured in the school magazine. This started motivating me to continue writing and not give up hope. The teacher's positive words, his trust and confidence in my writing abilities assured me of my capabilities and talents.

These are some examples of how just a few words can build or damage a child's confidence in self...An example of how teachers' perception of the child can shape his/her image.

**All that children expect from teachers is a little trust, some support and lots of love.** It is like baking a cake, where, even if one ingredient is not in the required quantity, the cake gets poorly baked. With these simple ingredients in the right amount, children get motivated to do newer things, feel confident to take up responsibilities and feel secure that there is a teacher who is always supportive. This in turn leads to building trust which can reflect in multiple ways, the major one being – better performance in class and school.

Teachers in school can help build children's confidence by just listening to them, challenging them positively, motivating them to do better and letting them take simple decisions, thus showing trust in their abilities. These small things go a long way, as "They may forget what you said, but they will not forget how you made them feel." - Carl Buechner. Teachers, yes, we either make them or we break them! ■

**Varsha Prasad**

**#ProudToBeATeacher**

**in Varsha Prasad**

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*Varsha Prasad is leading TeacherTribe.world initiative from Greycaps Knowledge Tribe, exclusively for teachers, as its Editor. She is also the Editor of TeacherTribe.world magazine. It is created by Greycaps Knowledge Tribe to celebrate the contributions of our teachers. She has played a vital role in creating many products, which ignite the curiosity of children, including the Global Awareness Program, also known as GAP in schools.*