

Management of associated injuries- Sports and Exercise

An active, fast-paced, sports-based lifestyle carries the inherent risk of injuries not only in competitive athletes, but also in the recreational player. Let's have a look at the current management strategies



Dr Tanveer Singh Bhutani

ing states of Haryana, Himachal Pradesh and J&K. Now in its 6th year of successful operations, Eva Hospital is one of the first fully-accredited NABH hospitals in Ludhiana. Patient safety and good clinical results are paramount here, with no compromise ever made in the chain of care for any patient. All orthopaedic procedures are carried out in a dedicated orthopaedic suite equipped with the latest operation theater with laminar HEPA air filters, recovery HDI, and digital X Rays, to name a few facilities.

Latest and most advanced techniques of Cartilage Transplant, Cartilage Culture and chondrocyte implantation, Platelet-Rich Plasma (PRP), amongst many others are carried out. The centre is equipped with latest arthroscopy and high-definition camera equipment for advanced keyhole joint surgeries.

Know Your Specialist - Dr Tanveer Singh Bhutani
After graduating with honours and receiving the Gold Medal for M.S. Orthopaedics at the hands of none other than the former President of India, Dr. A.P.J. Abdul Kalam, Dr. Bhutani wanted to specialize in joint preservation and replacement. He was selected for the prestigious M.Ch. (Orth) course in University of Dundee, UK. He graduated with honours yet again, this time with Ian Kelly Award of Aca-

With increasing focus on better health and wellbeing, more people are taking up sports and gym than ever before. The lacuna, however, is adequate training on safety on the field and in the gym. Many people carry out exercises without adequate warm-up, with poor form and with poor emphasis on post-workout cool down and stretching. This invariably leads to injuries, sooner or later. Needless to say, a poorly conducted exercise by an over-enthusiastic person is in itself a recipe for a sports injury.

Eva Hospital - A Centre Of Excellence for Sports Injuries

The holistic and comprehensive approach towards sports injuries at Eva Hospital makes it a destination of choice for people from all walks of life, from Punjab and neighbor-

demie Excellence, which was given at the hands of Prof. R.J. Aboud, director, I.M.A.R. TORU, University of Dundee. M.Ch. Orth is a prestigious course recognized by Royal College of Surgeons, Edinburgh, Scotland, UK. Subsequently, Dr. Bhutani worked as a consultant at Apollo group of hospitals before shifting to Eva Hospital, where he currently works. Empathy and a thorough understanding of the orthopaedic sphere are his forte, and he works tirelessly for the betterment of his patients.

Spectrum of Services

Dr. Bhutani specializes in joint preservation surgery, which includes ligament reconstruction, meniscus repair, shoulder injuries including rotator cuff tears, recurrent shoulder dislocations, labral tears and more. A keyhole surgery typically involves a small (stab) incision through which surgery is carried out with minimal blood loss. The confidence that knee and shoulder injury patients thus gain in unparallelled, and help athletes and non-athletes alike to pursue their demanding sports careers and recreational sports / gym, as the case may be. ACL reconstruction is a commonly performed procedure, and Dr. Bhutani carries out the current global gold-standard technique at Eva Hospital, which is the 'foot-print and remnant preserving anatomical ACL reconstruction'. Not only does it impart stability to the knee, but also the feeling of control and joint position, called proprioception to the patient. This enables the patient to return to competitive level sports, and needless to say, all activities of daily living and recreation.

The Way Forward

Sports injuries is an evolving field, with new techniques and technologies coming to the fore every year. Dr. Bhutani keeps abreast of all such developments, by attending various national and international conferences and workshops in India, Europe and elsewhere.

THE RIGHT WAY TO INVEST IN MUTUAL FUNDS

Investors participation in Mutual Funds is increasing day by day and it is becoming a dear investment product for investors due to its various advantages like diversification, liquidity, tax efficient returns, etc.

A major concern that investors of mutual funds go through is the management and timely rebalancing of their mutual fund portfolios along with this they are unable to lock the actual returns they are generating from their Mutual Funds Portfolio.

"I have interacted with thousands of investors from the last 10 years and have observed these key concerns faced by them while managing their mutual fund investments & stock portfolios", says Gurpreet Saluja.

The key issue is that the majority of investors don't follow the strategy, following a strategy that suits

your risk profile is very important to have a great investment experience in your life.

Follow the Right Strategy

To overcome these concerns the best is to rebalance your mutual funds schemes, stocks and asset classes timely following a strategy in a disciplined manner.

Asset Allocation Strategy Eliminates Timing the Market

Most investors try to time the equity market and try to predict the right time to invest in equities, however every time is the right time to invest for investors who understand and follow asset allocation strategy.

Asset Allocation Strategy basically helps to allocate more in equity when the market is undervalued and decreases allocation from equity in a phased manner when the market keeps on rising towards over valuation. In the meantime the amount is parked in debt funds like liquid or arbitrage for tax efficient returns.

The whole system is automated and proper implementation & discussion are done with investors to update about the required changes in their portfolios.

They at Gurpreet Saluja Financial Services guide their investors through various asset allocation

solutions by allocating equity proportion both into stocks & mutual funds. Minimum investment for this strategy is INR 50 Lakhs.

Gurpreet Saluja is into this profession of Mutual Fund & PMS Distribution from more than 5 years and following the asset allocation strategy from more than 7 years now, this strategy is ideal for long term investors who are serious about wealth creation and want to cut the market noises which generally tempts their own behavior resulting in below average returns on their portfolio.

"I always say to my investors that, The difference between investors who make money from the market and the one who don't - Is their own behavior", says Gurpreet Saluja.

Also, Understand the Power of Compounding and Power of Inversion to have a successful and wealthy life. Compounding works only when you start thinking that compounding is not working - so have patience.

And, Inversion is to understand what you must not do, if you follow this you will automatically do what is right for you. In the words of Charlie Munger, "All I want to know is where I'm going to die. So I'll never go there."

"I'm also running a successful WhatsApp broadcast list where I update people about mutual fund investments". Anyone can join me at gurpreetsaluja.com/join", says Gurpreet Saluja.



Gurpreet Saluja

GST E-INVOICING PHASE 2 - EXPLAINED

The introduction of E-invoicing under GST in India can be regarded as a conscious step made by the government towards digitalization and transparency. E-invoicing is initially misinterpreted as the generation of invoice on a government owned portal. However, Central Board of Indirect Taxes and Customs (CBIC) through its various FAQs clarified that E-invoicing is not a reporting of an

already generated invoice. The primary purpose of E-invoicing is to bring in more transparency into the reporting in the light of leakage of Government's revenue due to issue of fake invoices and reporting of bogus transactions for benefitting from input tax credit.

Earlier E-invoicing was implemented with effect from 1st April 2020 on the registered persons whose aggregate turnover in a financial year exceeded Rs. 100 crores. Now, as per the Notification issued by Central Tax dated

08/03/2021, the E-Invoicing will be applicable with effect from 1st April 2021 for those taxpayers whose aggregate turnover limit exceeded Rs. 50.00 Crore.

It is worth noting that the aggregate turnover for this purpose has to be calculated at the PAN level, and not at the GSTIN level. This amplifies the process of filing the return by avoiding the requirement to upload invoices and thereby also eliminating possibility of errors.

Going forward, through the phased implementation by other categories of taxpayers as well, it is expected to create an impact on the business function in the Indian economy. Let us appreciate CBIC an ITC for their tremendous efforts in this initiative.



Aseem Agarwal
FCA, CPA, CS, B.Com(H)

How humans can take lessons on longevity from birds



We still have a thing or two more to learn from the birds and the bees — or, at least, from the former. The news from our feathered friends is that employing babysitters can increase longevity. Recent studies by biologists in Sweden have shown that those avian couples that engage a nanny — or 'manny' — to help in their fledging enterprise ended up living up to two years longer on average, equivalent to six human years.

Such related nannies taking raucous broods under their wings actually help 'elderly' couples cope better: This is obviously not just one bird-brained idea, since queens of ant colonies and mole rats also do the same. Not to mention ayahs and gayas, hais and other extended members of families.

As birds tend to choose their relatives for this role, it may interest humans who resort to the same tactic for daycare solutions to know that the Swedish study corroborates earlier findings of the Max Planck Institute for Ornithology that the arrangement benefits the carers too.

As birds tend to choose their relatives for this role, it may interest humans who resort to the same tactic for daycare solutions. Not only do they get to pass on their genes too indirectly, as they are selected from within the same cohort but there is also the added incentive of the babysitters eventually inheriting that breeding territory and thus, in effect, bringing up their own future nannies. Which doesn't mean we are suggesting you now keep an extra eye on the ayah.

Clever ways to follow your to do list to boost work productivity



After we sip our morning coffee and are about to start with our daily work, I'm certain we all feel the anguish of having to execute and complete our daily tasks. Moreover, sometimes, our regular to-do list just seems to choke with plenty of unattended tasks. And, in the end, we are left way too tired and exhausted. This is when you should realise that your to-do list requires a much-needed change to complete the tasks efficiently. So, here are some ways to create an organised to-do list to boost your work productivity.

While making your list, analyse every task you're already doing. Carefully decide whether executing the tasks are helping you to grow and gain knowledge or has just been a part of your regime since long. If it is the latter, stop including certain activities that take up your time and those which aren't necessary anymore.

Take some ten or fifteen minutes of your time in the morning to create your list in a calm and decisive manner. Sit in a quiet corner of your room or home and spend some time planning the list. Eliminate those tasks that are no longer required and take up a lot of time and space. Don't hurry while penning down the list because you might face difficulties in accomplishing them later.

The stopwatch on your phone will come handy if you consider tracking your time while completing a particular task. This helps you figure out how much time a particular task takes, and whether you require to do that task everyday at a certain time slot.

Aspire to quickly finish your most important tasks in the beginning. The morning is the best time to start afresh as you feel more energetic. For example, if your work requires you to have a planned and detailed study of the day before's work, then try getting the planned list ready as soon as you hit your work desk.

Don't just vaguely write, 'get a photocopy done'. Instead, specify which documents need photocopies and also write the location from where you'll get it done. If you happen to have a common place, you should also break down big tasks into smaller ones so that it's easier to accomplish them, without making unnecessary haste.

Use technology to its fullest by utilising organisational and management apps that manage your task details according to the date, time and priority. This keeps you updated for the day and additionally, you can

set reminders for an important task. Pen and paper is great but with such amenities, management tool apps are the best ways to boost your productivity throughout the day.

After a clash, it could get tempting to approach your coworkers to form a group against the person you believe to be the problem. But that's the wrong way of doing things and it will only take you further away from the main goal, that is to find a solution. Asking your colleagues to band together against someone only creates more disharmony. Instead, talk to your manager about the whole matter so that they can help you get a neutral perspective about the same. The manager can also step in to help resolve the issue if it's needed. If things start to slip out of hands and temper starts to build, try not to respond in the heat of the moment. Try to give yourself some time to think and respond in such situations. Reach out only when you have a genuine intent to talk through your issues. Communication helps determine the origin of the problem. You can very much involve the other person to discuss with the express goal of finding the solution.

Sometimes, the situation can get out of hand, even after you put in your best efforts. When it gets out of control, it's time to use mediation to your advantage. Mediation is a structured discussion between two clashing parties, overseen by a neutral mediator. You, along with the other person can voice your concerns, while the neutral party in the room ensures the dialogue remains calm and productive.

Despite the clash, you must focus on the other person's positive qualities. Be sure to assess your own actions to see if there's something you could have done the right way. You shouldn't only expect the other person to make amends. The clash happened due to the way you, so chances are, you contributed to it too. Be the one to want to resolve things.

At all costs, you must avoid putting up a show in the middle of the office floor. Apart from being hugely unprofessional, it brings down the morale of the entire workplace. Avoiding public conflict can someone mean walking away when the other person starts to escalate the situation. Doing this only gives you more time to process your feelings and make your case in a composed manner.