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From the Chairman's Desk

DELIBERATE AND WILFUL

One of the main causes of conflict in human relationships is the assumption of the people act wilfully, calculatedly, intentionally, deliberately and on purpose, at all times, with all people, and in all situations. Nothing could be further from the truth. It is a wild assumption that harms relationships. It becomes much harder to forgive or condone when we feel that someone did something deliberately. We also get ego involved when we think it is intentional.

Telling a lie or suppressing the truth can be deliberate but is not being enthusiastic deliberate? Humiliating or blaming someone could be intentional but is forgetfulness wilful? Being disrespectful or being haughty could be wilful but is lack of understanding intentional? Throwing a tantrum could be deliberate but is not listening from the heart wilful? Do we even know what listening from the heart means? Can we tell someone you deliberately want to fall in love? Is it an act of will? Can we change our dislikes to likes whenever we feel like it? Behind all such statements is the mistaken assumption that we have total mastery over our lives.

You don't want to understand/you refuse to understand: How can someone not want to understand? Understanding is an automatic process. It cannot be stopped or controlled. The moment you see or hear the mind tries to make sense of it. It has to. It has no other option. That is how we are wired for survival. Understanding happens. Maybe not fully. If understanding does not happen to the extent needed, then there must be an underlying cause. It can never be deliberate. You cannot choose not to understand. One cause could be that there is no background knowledge of the subject. Students who struggle with mathematics do so because the concepts are new

and complex to them, not because they don't want to understand. Another reason could be there is no context. Out of the blue if someone says you have been unfair to me, you wonder what made them say it. Unless the context is explained understanding will result in misunderstanding.

Thirdly, the speed of understanding differs from person to person. Some are quick to grasp, others are not. Even simple instructions may be difficult to grasp for some. In such cases, repetition may be necessary. This does not mean they don't want to understand. It only means they need some extra time to absorb. If you are quick to grasp, you will expect the same level of grasping power from everyone. You will then blame them for not wanting to understand, not realising that you have set high expectations based on your own abilities. What is simple for you may not be so for others. We have to assess the grasping power of a person before we communicate and then tailor our communication accordingly.

A person may also not understand because he was not paying attention and his mind was elsewhere. It could also be because it was not explained in a manner in which he could understand. All of us are used to certain ways of communication. If the communication is made in a different way, we will struggle to understand. But there are also some subjects like higher mathematics and physics which many of us will never be able to understand. Only gifted people can. When Einstein first propounded the theory of relativity, it is said only a handful of people in the world understood what he was talking about. This does not mean that the others did not want to understand intentionally. To accuse someone of not wanting to understand deliberately is a damaging statement. If we really believe that this is true we need to seriously examine this belief.

You don't want to remember. You deliberately forget. You should not have forgotten: This is again impossible. We cannot forget something deliberately. The more you try to forget, the stronger the memory of it will become. But over time, we can forget what is not important.

We are also not wired to remember one-off activities. If you switch on the motor to fill the overhead tank everyday at 7 am you will remember to switch it off. If, one day, you switch it on at 3 pm you will forget to switch it off. Your mind will not prompt you. This is the way we are programmed. It does not mean that we deliberately forgot to switch it off.

We should never rely on our own memory for irregular events. If a meeting is fixed for a certain day at certain time, unless it is very important, we will most likely forget. This is not a wilful act. We forget names of people we don't meet often. Nature has made sure that we don't clog our memories with unnecessary information. We cannot remember what we ate for lunch two weeks back. It is not necessary to remember such information. If we misplace our keys, it may take hours to find them. If you get a flash of insight while driving the car, by the time you reach your office it would have been forgotten. Lengthy numbers are not easy to remember either. We don't remember birthdays and anniversaries because they happen once in a year; but we are expected to. The easiest way is to use our cell phone to remind us. Forgetfulness can be irritating, frustrating and costly at times. We can be legitimately accused of not taking the help of technology or other people to remind us. Otherwise, we are people who forget and it is not deliberate. We have to factor this as a reality in our relationships. If we want the other person to remember something important to us then we should help them to do so. We have to come to each other's aid as far memory is concerned, especially as we grow older. To tell someone you should not have forgotten or how can you forget is a result of a gross misunderstanding of how we are programmed by nature. When we develop the skill to discern between what is deliberate and intentional and what is not, our relationships will be less acrimonious and far more harmonious.

Purshotamdas Mandhana



Chairman - Emeritus INKS

DETOX EVERY DAY

Imagine you have kept a cooked potato uneaten in your Tiffin box for one day and that too inside the car. How would your car smell the next day? It is awful, right? Imagine if the Tiffin box remains in the car for a week. The smell would be intolerable despite the AC and any air freshener. Shockingly, it is no different for the human body. When there is toxic accumulation in the body through wrong foods, decade after decade, our body starts stinking in different ways. It eventually interferes with normal functioning and our body's elimination process becomes impaired, and the toxicity shows up in several different ways.

If a lunch box is not cleaned for a week, starts smelling bad, then how about our body and the toxins within? There are many people who detox their body through one-week detox camps, but they continue to overburden the body the rest of the time. A real detox happens every day through a routine set of practices like drinking herbal teas, avoiding processed foods, soft drinks and sugar. A real detox takes more than a week; it could take several months depending on the age and lifestyle of the person. Not too long ago, detoxing was reserved for the most extreme groups of people who were into naturopathy. However, today, many people are taking up the practices.

While it is not easy to clean the rotting lunch box that has been lying in the car for a week, it can be done. The smell gradually subsides. During the process of cleaning, there would be a foul smell in the air. But then, with time, cleansing happens. Like that, fasting is an internal cleansing process. The first experience for most people who attempt fasting even for a day, are usually negative. As a result, people become very weary of fasting. Even a few hours without food can cause headaches and discomfort: the tongue turns yellow, the breath becomes foul, and weakness and dizziness set in—all symptoms lead us to believe that fasting is undesirable. However, these are the body's way of removing toxins from the system, toxins that have been stored for years together.

Our body has been brilliantly designed—it decomposes and burns all the cells and tissues which are aged, damaged or weakened through a process called autolysis. Further on, new cell growth during fasting is stimulated and accelerated as the required proteins are re-synthesised from decomposed cells. In fact, sensible fasting every so often delays aging. Some of the symptoms of a non-toxic body are – Feeling fresh on waking up, craving reduced compared to what one experienced earlier, feeling light in the body, a desire to eat healthy food, sound sleep and fewer aches and pains.

Now take a second to think about a time when someone did something that was not agreeable to you. At that moment you would have smiled and moved on, but you would have noticed that your heart was beating a little faster and maybe your stomach was whirling out of pain. And there was a toxic emotion within you. In less than 60 seconds we will know whether we have handled the emotions positively or negatively. People eat natural foods and nourish themselves at the gross level, but how about their toxic emotions? Well, for many people negative emotions like anger, anxiety, rejection, depression or loneliness may be the reason for stress and

diseases. **How do we emotionally detox ourselves? While positive emotions like joy, kindness and happiness can change the cells in our body, negative emotions too can impact the cells.** Some of the symptoms of the emotional burdens we face with every passing year are intense anger, hostility, resentment, disagreements, sadness and weeping. As we grow older, these emotions become too heavy to handle. It is like carrying a huge sack of potatoes. It is too heavy to carry on a daily basis.

When we are stressed, we are filled with negative emotions. Our body will give us certain physical clues like stomach upsets, headache, vomiting and skin rashes. The symptoms are the body's way of getting your attention to let you know that what you are feeling is tipping the emotional scale and that you are out of balance. The harmony is missing. Can we detoxify our emotions? Can they be reversed? How do we begin to detox the emotional body?

It has been found that people who expressed their emotions live longer with low stress levels. They live in harmony with themselves. They more expressive you become, the healthier you become. It is something we need to gift ourselves. Like how we learnt cycling, we need to learn to be expressive. To start with, you start expressing your positive emotions and progressively begin expressing your negative emotions too. Self-love is very important. By praising self-love, we can discard the negative emotions. Laughter is a great way to detox. Once some cancer patients were divided into two groups. While one group watched a funny humorous video every day, the other group watched tourism videos. First group besides reporting feeling less stressed after the films, had better immune function compared to the second group. It is okay to cry. We gave all had moments in private where we just break down in tears. Shedding tears is a great way to express emotions and learn more about yourself. Tears are therapeutic.

Take some time to pray. Few things are as effective at promoting emotional healing as prayer. It helps you manage stress more effectively and works on different levels of our being to help us regain emotional equanimity. Some of the beautiful features of an emotional non-toxic body are: Feeling positive emotions, a lot more year after year; eating healthy food when one is stressed; coping with situations in a positive way; sound sleep and lesser intake of caffeine and junk food.

When we are conscious of our life, everything that is life positive expands and everything that is life negative shrinks. So, when we become aware of our happiness, it expands. Thus, when you become aware of the well-being of your body, you will be surprised to know that your well-being keeps growing every day and consequentially, pain and suffering keep coming down. The more you enjoy your health sooner than later you will find your body expressing the same through good health. All we need to do is to become conscious of our body. When we enjoy the positives of health, then pain will become just a part of the body's mechanism. The next time you consider a food detox, consider an emotional detox as well. They both work together as one unit called well-being. Let us follow good lifestyle practices at the physical and emotional level to detox ourselves on a daily basis.

Ramesh Kumar Bung

MD & CEO SPEAKS

APPREHENSION

My Dear Colleagues,

FEAR can be expanded as False Evidence Accepted Real. Though it is only false evidence, because you have accepted it as real, it appears real. In your mind that rope has been accepted as a snake and hence to you it is snake. Just because you met a few people who were not good to you, you cannot assume that the whole world is bad. 'All men are bad' is False Evidence Accepted Real-that is your FEAR. In the same world where there are bad men, in that very world there are men who will come forward to protect you. Don't generalise life just because you encountered a few chance incidents.

If you have to kill a lion, you have to face it. Even if you have to lose some blood in the process, which is the only chance you have got to kill the lion. **Here, lion represents all fears. Don't die in instalments.** That is what fear does to you – it kills you little by little. **Avoid fear, it grows. Face fear, it goes.** Go ahead in spite of fear. Repeatedly face what you fear and fear will be vanquished. Courage is just an initiative away from fear. Take that step forward in spite of your fear. Conquer fear fearlessly.

That which you do not face controls you, and that which controls you causes fear in you. You think you avoid the opposite men because you

fear them; in reality, because you are not facing the opposite people, you develop fear of them. You do not avoid your dad because you fear him; because you avoid him, you begin to fear him. **Just because you are going to die one day, you don't stop living. Do you?** Just because you fear something, don't stop facing it.

More than 95% of everything you have feared has never happened. So become aware of what fear is and **overcome the fear of fear.** The purpose of fear is to warn you of a situation that is unfamiliar to you. It pre-empts danger and initiates the physiological responses needed to face or escape the situation. Fear is actually a protector. Fear is a message, not a weakness. Understand your fear. **Use your fear as a guide to help you understand and prepare for a challenge** and not as an excuse for abandoning it. It is important to be brave in the face of fear and act in spite of it. **Confidence is your belief that you will make it through in spite of your fear.** You destroy confidence by giving in to fear, and **you destroy fear by giving in to confidence. It is okay to be afraid, but it is not okay to escape. Courage is not the absence of fear but the ability to go ahead in spite of fear.**

Die by the will of God and not by the fear of men. This world is far better than what a few people try to make us believe. Plunge into the world and face it.

Cordially Yours,

Umesh Chand Asawa

LABELLING OUR ACTIONS

Our experiences parent us. All of us are bound by our instincts, which is to avoid pain and embrace pleasure. A man is no different from an animal in this aspect. In fact, at the instinctive level, man is an animal. However, man is a thinking animal and a thinking animal is very dangerous. So, the wise men who walked this planet before you and me, to ensure that man directs his thinking towards creative endeavours and not towards destruction, build a constitution of right and wrong and expected man to abide by it, which we call morality.

Cave man could make your treasure his by physically overpowering you, just as animals do, but in an evolved world it is considered morally wrong. The man from the Stone Age could overpower you, and your woman would become his woman; in a civilised world it is considered morally wrong.

However, the fact remains, even if man is morally abiding he has not truly outgrown his instincts. He is still drawn by the pleasure of other people's wealth and is still a victim to the pleasure of temptation of another man's woman. A part of every man is still animal. There is a constant war between the animal within him and the man in him—a war between instincts and conscience. It is as simple as this. Man's conscience tells him that exercise is good for his well-being and encourages him to take it up. Yet, the instinctive animal within him tells him that exercising is pain and asks him to avoid it. So, every morning

there is a war between his conscience and his instincts. The irony is that his instincts have been groomed by his own experiences, whereas his conscience has only been borrowed and inherited from others. Any day, experiential knowledge is more potent; and hence, more often than not, the animal within triumphs over the man. This split between his instincts (pain and pleasure) and his conscience (right and wrong) is referred to as sin.

That is why eating non-vegetarian food is not a sin to some, as their religious or personal constitution does not consider it wrong; but the same act would be considered a sin if you were from a Jain family, which believes in vegetarianism. If there is a split, it is a sin. It is called a sin because a man with a split can never be at peace with himself, and no one can be at peace with a man who is not at peace with himself. Evading tax may be pleasure, but is it morally right? That is why tax evasion robs you of your peace of mind.

When your life is governed by **pleasurable rights and painful wrongs**, when your instincts are trained to be in harmony with your conscience and your conscience is evolved to guide your instincts, when your life is one beyond split, then you are living a life of absolute morality.

Ranjana Sharma

Deputy General Manager / Editor

SALUTE OUR MYTHOLOGY WHICH REVEALS DARWIN'S THEORY.

"Mom, I am a genetic scientist. I am working in the US on the evolution of man. Theory of evolution. Charles Darwin, have you heard of him?" Vasu asked. His Mother sat next to him, smiled and said, "I know about Darwin, Vasu. But have you heard of Dashavatar? The ten avatars of Vishnu?" Vasu replied 'no'.

"Ok! Then let me tell you what you and your Darwin don't know. Listen carefully- The first avatar was the Matsya avatar, it means the fish. That is because life began in the water. Is that not right?"

Vasu began to listen with a little more attention.

She continued, "Then came the Kurma Avatar, which means the tortoise, because life moved from the water to the land. The amphibian! So the Tortoise denoted the evolution from sea to land.

Third avatar was Varaha, the wild boar, which meant the wild animals with not much intellect; you call them the Dinosaurs, correct?" Vasu nodded wide eyed.

"The fourth avatar was Narasimha, half man and half animal, the evolution from wild animals to intelligent beings.

Fifth, the Waman avatar, the midget or dwarf, who could grow really tall. Do you know why that is? Because, there were two kinds of humans, Homo Erectus and Homo Sapiens and Homo Sapiens won that battle." Vasu could see that his Mother was in full flow and he was stupefied.

"The Sixth avatar was Parshuram, the man who wielded the axe, the man who was a cave and forest dweller. Angry, and not social.

The seventh avatar was Ram, the first rational thinking social being, who practised and laid out the laws of society and the basis of human relationships.

The Eighth avatar was Balarama, a true farmer who showed value of agriculture in the life.

The Ninth avatar was Krishna, the statesman, the politician, the diplomat, the Ambassador, the subtle interpreter, the lover who played the game of society and taught how to live and thrive in the adhaarmic social structure.

And finally, my boy, will come Kalki, the man you are working on. The man who will be genetically supreme."

Vasu looked at his Mother speechless. "This is amazing Mom, how did you ? This makes sense!"

She said, "Yes it does Vasu! We Indians knew some amazing things, but just didn't know how to pass it on scientifically. So we made them into mythological stories. Mythology creates faith and makes man sensible. It is just the way you look at it - Religious or Scientific. Your call."

Vasu touched the feet of his mother and hugged her. She kissed him smilingly.



A. Masthan Reddy

Joint General Manager

BAD LOANS OF TOP SIX PRIVATE BANKS EXCEED ₹ 1 LAKH CRORE

Two years into the bad loan clean-up cycle, private banks may have fared better than their public sector peers but they have been far from unscathed. Corporate lenders like ICICI Bank, Axis Bank and Yes Bank, which have seen gross non-performing assets rise following the asset quality review conducted by the Reserve Bank of India in 2015, saw another spurt in bad loans in the quarter ended March 2018 as these banks adjusted to the Reserve Bank of India's new stressed asset framework.

Total gross NPAs of the top six private banks rose to over Rs 1 lakh crore as of the end of March, compared to ₹ 28,033.61 crore in September 2015 when the RBI initiated the asset quality review of bank balance sheets. The banks included in the comparison are HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, Yes Bank and IndusInd Bank. For the entire banking system the total gross NPA stood at ₹ 8.8 lakh crore at the end of the December quarter. The number is likely to be much higher after all banks have reported their March 2018 quarter results.

Not surprisingly, ICICI Bank and Axis Bank, which took the largest bets on corporate lending, have contributed the most to this jump in bad loans. ICICI Bank has seen its gross NPAs rise 238 % to hit Rs. 54,063 crore at the end of March 2018. Axis Bank has seen a bigger jump of 670 % in bad loans, which now add up to ₹ 34,249 crore.

Both these banks have also seen the biggest jump in their gross NPA ratios. While ICICI Bank's gross NPA ratio has risen from 3.26 % in September 2015 to nearly 10 % in March 2018, for Axis Bank, this figure rose from 1.38 % to 6.7 % now.

The new rules released by the RBI in February withdrew all existing stressed asset schemes and asked lenders to classify loans where such schemes will under implementation as NPAs. The new framework asks lenders to finalise a resolution plan within 180 days starting from the first day of default. Should they fail to do so, the account must be referred for insolvency proceedings. Overall, as a direct repercussion of the RBI's notification, ICICI Bank and Axis Bank have reclassified several accounts

as NPAs. Banks should have a resolution plan for these accounts by September 2018, when the six month deadline lapses, making the next two quarters crucial as well.

Since the gross NPA ratio is a factor of bad loans and the pace of growth in the underlying loan book, some banks have managed to contain their bad loan ratios better than others. For instance, ICICI Bank has chosen to consolidate its loan book as it moves away from riskier corporate loans. The bank added just ₹ 7,008 crores in fresh loans in the fiscal year ending 31st March 2018, bringing outstanding advances to ₹ 5.12 lakh crore. Over the past three years, the bank's loan book has grown at a compounded annual growth rate (CAGR) of just 3.3 %. That's one reason why its bad loan ratios have spiked more than others.

At the other end of the spectrum, Yes Bank has seen its loan disbursements grow at 27.4 % on a CAGR basis. The bank added ₹ 71,200 crore to its advances base in 2017-18, nearly twice as much as in the previous fiscal year. Advances rose by 53.9 % in 2017-18 alone. Yes Bank now has an advances book exceeding ₹ 2 lakh crore. This was partly responsible for keeping bad loan ratios in check. In absolute terms, Yes Bank has also seen a sharp increase of 434 % in gross NPAs since the asset quality review of 2015.

Most the loan book growth, even for previously corporate lending focused banks, has come from retail loans. Axis Bank's retail loan book has increased from ₹ 1.1 lakh crore in March 2015 to over ₹ 2 lakh crore in March 2018. It now constitutes 47 % of the loan book. This shift is even more evident for ICICI Bank, which has seen retail advances rise from 42.4 % of the total loan book in March 2015 to 56.6 % at the end of FY18. By 2020, the bank is targeting a loan book where 60 % of the loans come from the retail segment. Banks with high corporate lending have unarguably registered high gross NPAs. As they divest their portfolio, they will benefit from retail lending growing at over 20 % even as corporate lending grows in single digits.

TRANSFORMATIVE EDUCATION AND LEARNING IS THE NEED OF THE HOUR – LANDMARK WORLDWIDE



The landmark worldwide, an International organisation had an introductory session in the Head Office of the Bank about its forum being held at Hyderabad. Smt. Sridevi, introduction leader, Sri Om Asawa, team manager and leadership programmer and Sri Aravind, introduction leader and participant represented the organisation. On this occasion, there was a meeting of the staff at the Bank. Sri Ramesh Kumar Bung, Chairman-Emeritus, Sri Rampal Attal, Vice Chairman, Sri Ramprakash Bhandari, Director on the Board, Sri V.S. Sarma, General Manager and other executives and Managers have participated in the meet. Sri Ramesh Kumar Bung welcomed the guests and honoured them with mementoes.

Speaking on the occasion, Sri Asawa said that the forum causes personal and professional growth by imparting required training. 2.4 million People worldwide have so far undergone training. The organisation has conducted the trainings at 100 locations in 20 countries and it has presence in several nations.

Sri Aravind Varma stated that the organisation makes a difference in life and causes improvement in communication. It has immense imprint on change in relationships by eliminating constraints.

Smt. Sridevi spoke about her association with Landmark which had an immense value addition in her life. It had profound and lasting difference in her career as a catalyst in completion of projects. She explained about forthcoming forums and programmes which ground in transformative learning. They enquire into human designs.

The meeting was concluded with vote of thanks.

FIVE BEST PERFORMING ASIAN CURRENCIES

The strength of a currency, measured mostly as its exchange rate with the US dollar, can affect one in many ways. A strong currency can make imported goods cheaper and also enable one to go on a vacation abroad without blowing the budget. On the flipside, it can pose a challenge to export growth by making a nation's currency expensive overseas (to buy goods from a nation, one needs to purchase its currency using its own).

Ironically, one of the main reasons a currency gains value is a nation's rising volume of exports which enables it to accumulate forex. Interest rate hikes by central banks, which typically attracts foreign investment, also pushes up the value of a currency by increasing its purchase. Rising gross domestic product (GDP) and balance of trade and lower levels of debt – all indicative of a growing economy – contribute to a currency's rise as well.

Fulfilling all the aforementioned criteria many Asian currencies have seen stellar rise in the past one year. A weakening greenback owing to the possibility of a trade war sparked by Trump administration's stance on free trade and also by comments by the US treasury secretary that a weaker dollar will bode well for US exports have positively

impacted their values too. Scroll down to find out currencies of which nations have made phenomenal progress.

- 01. Malaysia: Malaysian Ringgit:** USD1 = MYR3.95; Appreciation against the US dollar from 1 January 2017 to 26 January 2018: 15.9 percent
- 02. Thailand: Thai Baht:** USD 1 = THB 31.87; Appreciation against the US dollar from 1 January 2017 to 26 January 2018: 14.3 percent
- 03. Taiwan: Taiwan Dollar:** USD 1 = TWD 29.76; Appreciation against the US dollar from 1 January 2017 to 26 January 2018: 11.3 percent

04. Singapore: Singapore Dollar: USD 1 = SGD 1.34; Appreciation against the US\$ from 1 January 2017 to 26 January 2018: 10.9 percent

05. South Korea: South Korean Won: USD 1 = KRW 1,068.00

P. Sai Deepti
HO: Forex.



PANCHA TANTRA

THE STORY OF THE MERCHANT DANTILA

Damanaka (fox) told a story to Sanjivaka (bull) : Somewhere in the world, is a city called Vardhamana. A very prosperous merchant, by the name Dantila, lived there. He exercised authority over the whole city. During his administration, he kept both the common people and the king very happy. What more can be said? A man as wise as that has hardly been heard of or seen, for-the man who seeks the good of the king is hated by the common people and the man who seeks the welfare of the people is hated by the king.

In such conflicting circumstances, it is almost impossible to find such a man, loved by the king as well as the people. In the course of time, the marriage of Dantila's daughter took place. Dantila invited the entire public and the king's officers. He entertained them sumptuously, gave them presents of clothing and in this way, he honoured them. After the wedding, the king himself with queen and the entire court were invited along to Dantila's house and he showed them great respect.

A servant by the name of Gorambha, who used to sweep the floors of the king's palace, came there too, but uninvited. He sat down on a seat meant for someone else. Dantila caught him by the neck and threw him out. The servant felt insulted and could not sleep all night for thinking, 'How can I get Dantila into disfavour with the king and so get even with him. But then, what chance have I, an ordinary fellow, of harming such a powerful person as he is'.

Several days later, early in the morning, when the king was not wide awake, Gorambha was sweeping the floor near his bed and said, 'God heavens! Dantila has become so brazen nowadays that he actually dares to embrace the queen!' When the king heard this, he jumped up and shouted, 'Gorambha, is that true? Has Dantila really embraced the queen?' He replied: 'Master, I was gambling all night and did not sleep at all. This morning I feel drowsy. I really don't know what I have been saying'.

Jealous, the king thought to himself, 'Yes! The servant Gorambha is allowed to go about freely in the palace and so is Dantila. It is quite possible that Gorambha has seen Dantila embracing my queen, for: What a man ponders over, sees or performs during the day, he will mutter in his dreams. And there is no doubt about it when a woman is involved'. The king's thoughts were so troubled that, from that day onward, he withdrew his favours from Dantila and, he forbade him even to enter the palace. Dantila was astounded to see this sudden change in the king's attitude and said to himself: 'Even in my dreams, I have done no harm to anyone, not to the king himself, not to anyone in his family. Why then is the king so hostile towards me?'

Some time passed. One day, when Dantila wanted to pass through the gateway to the palace, he was stopped by the guards. Gorambha, who was sweeping the floor, saw this and he said with a smile, 'Ho! Guards! That fellow is the king's favourite. He can arrest or release people, just as he pleases. He threw me out. Be careful, you may suffer the same fate'. When Dantila heard this, he thought to himself: 'It is surely Gorambha who has caused the trouble. Now I understand. The king's servant, though he be of low caste, foolish or mean, is respected wherever he goes'.

Dantila felt upset and returned home in a very dejected mood. He thought it over and that evening, he invited Gorambha to his house, gave him a pair of garments and said kindly, 'My dear friend, it was not because I was

angry that I threw you out that day but because it was an impropriety for you to take the seat you took-it was reserved for a Brahmin. The Brahmin felt insulted, that is why I had to throw you out. Forgive me'. When Gorambha saw the clothes, he was very pleased. Full of joy, he said to Dantila, 'Sir, now I forgive you. You have expressed your regrets and also honoured me. Once again you shall see the favour of the king and in this way, I shall prove to you my cleverness'. With these words, Gorambha went home happily.



Next morning, he went to the palace and started sweeping the floor. What he had made sure that the king was lying half-awake, he said, 'The king is really indiscreet, he eats cucumber in the lavatory'. The king was taken aback to hear this and he shouted, 'You! Gorambha! What is the nonsense you are talking? It is only because you are my servant that I don't kill you. Have you ever seen me doing such a thing?' Gorambha said, 'Master, I was gambling last night and did not sleep at all. This morning I feel drowsy. I really don't know what I have been saying. But if I have said, anything out of place, please forgive me'.

When the king heard this, he thought to himself, 'Never in my life have I eaten cucumber in the lavatory. If this fool has said something ridiculous about me, surely what he said about Dantila was ridiculous too. It was wrong of me to have insulted Dantila. Besides, without him, the whole administrative system, at the palace and in the city, has become slack'. When he had considered this carefully, the king invited Dantila to the palace, presented him with jewels and clothing and reappointed him to his former position. Thus, Damanaka concluded: 'A man, out of pride does not properly handle the high, the middle and the low. Dantila was ruined even though he was the favourite of the king'.

T. Gangadhar Rao

Head Office

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BEHAVIOR is always Greater than Knowledge, because In Life There Are Many Situations Where Knowledge fails But Behaviour Can Handle EVERYTHING.

Ramesh Kumar Bung

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01. Tunku's Definitions: We have to struggle to do a couple of things in this world; (1) To make our thoughts of our brain to enter into others' brains; (2) To transfer the money lying in others' pockets into our pockets. One who does the first job is called a 'teacher'; another who does the second job is called a 'businessman'. But, one who does very easily all these two jobs is called 'Wife'.

02. Tunku went to shopping along with his wife. There, a girl wished Tunku and said 'hello'. Wife asked Tunku: 'Who is she?' Tunku: 'Don't speak loudly; if she listens, there is a problem; she will ask the same question'.

03. Friend: Hi, Tunku, Results have come, let us go and see. Tunku: I cannot come now; I am going on a task entrusted by my father; You see my results also; if I fail in one subject, send an SMS that 'good morning'; if it is two subjects send- 'good morning to you and your daddy'. Understand? After an hour, his friend sent a message- 'Good morning to you and your whole family'.

04. Tunku's philosophy: God gives freedom and knowledge to everybody and sends him to the world; but, takes away both of them after his marriage.

05. Tunku's agony: Heated gold is called an ornament; beaten copper is called wire; compressed carbon is called diamond. Heated, beaten and compressed human is called HUSBAND.

06. Tunku explained hierarchy of courts in an ascending order: 1. District Court. 2. Sessions Court.

3. Appellate Court. 4. High Court 5. Supreme Court. 6. International Court of Justice. 7. God. 8. Mother-in-law. 9. WIFE.

07. Jailor to Tailor: 1000 pants and 999 shirts silwake bhej dena. Tailor: Jailor sab, ek shirt kum kyon? Jailor: Salman Khan aaya hai.

08. Tunku was asked by his friend: What is the technical difference between welding and wedding? Engineer Tunku replied: Not much, both are joints in a way In welding, there are sparks first and bonding forever, whereas, in wedding, there is bonding first and sparks forever.

09. Jailor: Tunku, we are hanging you tomorrow morning; tell me your last wish if any. Prisoner Tunku: I have back pain sir. Hang me upside down.

10. Tunku: I am very angry; wherever we see, there is cheating. Friend: What happened? Tunku: I purchased a sweet packet and took it home; it is written upon the box that 'sugar free'. But when I opened the box, there is no sugar found in it.

11. Wife: How much do you love me? Tunku: If I am mobile, you are sim card. Wife: How lucky I am! Tunku (within himself): She does not know that mine is dual sim mobile.

12. Tunku: Yesterday night I was drunk fully and went home late; my wife did not open the door and I had to sleep on the road only. Friend: Did she open the next day morning? Tunku: No, after my intoxication went down, I remembered that I was not even married and the door

keys are in my pocket only.

13. WhatsApp conversation between Tunku and his wife went on like this. Wife: Hi, are you sleeping? Tunku: No, [I am drinking (delete)]; doing office work, tell me. Wife: What happened to your transfer? I am unable to look after alone mother-in-law and children. When are you coming to Hyderabad? Tunku: During the last week of next month; yesterday only I offered full bottle to the boss. Wife: It is OK, but you don't drink. Tunku: Chi, Chi, why do I drink? For company sake, [I had only three pegs (delete)] only one peg. Wife: I know about you. I got a dream yesterday night. Tunku: Was it about my transfer? Wife: No, it was that I died. Tunku: Why do you speak such inauspicious words? Wife: Do you marry again after my death? Tunku: Chi, Chi, why do I marry again? [I will become a Sanyasi (Delete)]. Wife: Even if you marry, don't continue in the same house. Tunku: OK. Wife: Even if you stay, don't sleep on the same bed. Tunku: OK, OK. Wife: Your new wife should not use my saris and dresses. Tunku: All your dresses are of extra large size [(O, My god, instead of deleting, I pressed 'enter')].

14. Mother-in-law stated to her newly entered bride and daughter-in-law: See, This house is like Assembly. Your father-in-law is the Chief Minister. He looks after foreign affairs and defence. I am the Deputy Chief Minister. I am in-charge of Home, Food and Cultural Affairs. Then- my son, that is your husband Tunku hold the portfolio of job security and transportation. My daughter that is your sister-in-law is in-charge of maintenance and sports. I want to offer you the portfolio of law and order, what do you say? Tunku's wife replied modestly: I don't want such heavy responsible assignment; I don't have much experience; you only handle all those and offer me the post of opposition leader. That is enough. There must be somebody to do walkout, isn't it?

15. Wife (on marriage day): What gift shall I give You? Tunku: Look after me with love; give respect; speak nicely; that is enough. Wife (after thinking for a while): No, no, I will give a gift only.

16. A lady: My husband has swallowed a Dispirin tablet by mistake, what shall I do? Tunku's wife: Cause him headache now, why do you waste the medicine?

17. Tunku and his wife went for shopping to get new dresses for her. After seeing numerous dresses, she shortlisted around 100 and further brought it down to 25. Out of these, she asked her husband to choose 5 dresses among them. Then she finally picked up one dress. It took 5 hours to finalise this one dress. Tunku settled the bill and commented: 'Adam was very lucky because he and Eve used to wear only leaves. He need not have wasted too much of time'. Ultimate comment of Tunku's wife: 'Who knows how many trees Adam had climbed and finally chose the leaves as per the wish of Eve. You are lucky. You have to just sit in AC showroom'. **Moral: Never argue with wives.**

S. Vivek

HO :P&D

BANKING AWARENESS

01. Which is the most expensive city in the world according to the World Cost of Living Survey, 2018?
02. RBI has constituted which Committee on Currency Movement to review the entire gamut of security of the treasure in transit?
03. What are the objectives of NEFT?
04. The investment in State Government Stocks will be reckoned as an eligible investment in Government Securities by banks for the purpose of ----- under Section 24 of Banking Regulation Act, 1949.
05. Micro, Small and Medium Enterprises (MSME) sector contributes around 45% to manufacturing output and about ----- percent of exports (direct or indirect).
06. Who are eligible for support by SIDBI under MSE Refinance Scheme?
07. Who are the parties to the NEFT system?
08. What is Debit card?
09. What are the main components in mobile transaction architecture?
10. It was thought that imposition of Sugar Cess over and above ----- GST and reduction in GST rate on ethanol?
11. Government of India issues Government Securities from time to time through which mode?
12. What is Zero Coupon Bond?
13. Fixed Capital includes -----
14. Government's Cash Account is maintained with whom?
15. What is Financial Inclusion?
16. Under which Act are the KYC norms implemented?
17. What is Non-performing Asset?
18. What is Mumbai Inter-bank Forward Offered Rate?
19. Why Scheduled Commercial Banks maintain balances with Reserve Bank of India?
20. India's Foreign Exchange Reserves comprise -----
21. What is SDR?
22. What are called as 'Invisible Receipts' in Foreign Exchange?
23. Retail Inflation is measured by the year-on-year change in---
24. Who is 'Walk-in-Customer'?
25. What is Customer Due Diligence?
26. Who are 'Non-face-to-face Customers'?
27. What is 'Shell Bank'?
28. When banks should exchange old notes over the counter free of charge?
29. When the notes can be rejected?
30. What are the essential features including security features, which are necessary for the identification of a note?
31. Which security features of a note for deciding its genuineness?
32. What is 'Imperfect Note'?
33. What is 'Mutilated Note'?
34. What is 'Mismatched Note'?
35. What is 'Soiled Note'?
36. What is 'See through Register'?
37. What is 'Intaglio Printing'?
38. What is UPI?

[Answers on Page No: 15]

THE LOCK

Harry Houdini was a master magician but an even better locksmith. He was very proud of his skill to open any type of lock. 'However intricate and complicated the lock is, I can open it! And that is a challenge!', he proclaimed. A little town in the British Isles had just completed an escape-proof jail and they challenged the great Houdini. 'Houdini, here is our challenge! Come to this new jail establishment and escape from it! If you do so, we will accept that you are the greatest locksmith!', the jailor challenged. Lots of money and lots of media coverage was involved and Houdini liked both prosperity and publicity.

'Yes, I accept the challenge. On one condition.... I should be allowed to enter the jail in my regular clothes and that nobody should watch me at work', Houdini stated. Jailor said, 'Okay. We will give you 60 minutes to unlock yourself, out of the prison'. Houdini retorted: 'Why so much time... I don't need more than 5 minutes with any lock!'

Houdini had hidden a long flexible steel rod in his belt, as he entered the strong and heavy iron gate of the prison. He worked for 15

minutes. He kept his ear close to the lock... 30 minutes passed. There was a look of embarrassment on the usually arrogant face of Houdini. 45 minutes passed; he was perspiring. 'This is very strange... Hmmm', he thought.

After 60 minutes, the exhausted Houdini gave up and leaned against the gate.... And it was opened! The jail authorities had never locked the gate! It was a trick on the great escape artist. However, the gate was locked, most securely in Houdini's mind. He believed that the gate was locked and so even an open gate was perceived as a locked gate by the great Houdini.

The actual challenge is not out in the world but between your two years. So, what challenges do to you, depends on who you are and what you believe.

G. Amarnath
Estates Dept

INCREASE IN THE DEPOSIT RATES OF THE BANK

[WEF 15.05.2018]

SLAB	RESIDENT INDIANS	SENIOR CITIZEN (60 to 75 Years)	SUPER SENIOR CITIZEN (Above 75 Years)	NRE
Savings Deposit	4.00	4.00	4.00	4.00
Term Deposits				
30 days to 90 days	6.25	6.75	7.00	-
91 days to 180 days	6.50	7.00	7.25	-
181 days to 299 days	7.00	7.50	7.75	-
300 days	7.75	8.25	8.50	-
301 days & up to 1 year	7.00	7.50	7.75	-
Above 1 year & up to 2 years	7.50	8.00	8.25	7.50
Above 2 years & up to 3 years	7.50	8.00	8.25	7.50
Above 3 years & up to 5 years	7.25	7.75	8.00	7.25
Above 5 years	6.75	7.25	7.50	6.75
Tax saver scheme (5 years and above)	7.50	8.00	8.25	-

SURPRISING HEALTH BENEFITS OF GARLIC

Here are the 7 best ways to use them –

1. The Blood Purifier: Tired of covering up those zits with concealer every morning? It's time to tackle the root cause of acne by purifying your blood from inside to get healthy skin on the outside. Take two cloves of raw garlic with some warm water every day, early in the morning and consume a lot of water the entire day. If you're looking to shed some pounds, squeeze the juice of half a lemon in a glass of Luke warm water and have it with 2 cloves of garlic in the mornings. Garlic will help to cleanse your system and flush out toxins.

2. Cold and Flu: Garlic is going to provide you relief from that stubborn cold and flu (yes, they absolutely love you and never want to leave). Taking 2-3 cloves of raw or cooked garlic a day or sipping some garlic tea (with a touch of honey or ginger to lift up the taste) is not only going to relieve a stuffed nose and cure the cold but also build your immunity against these frequent visitors over time. One of the earliest uses of garlic was by meat-eaters because it was believed that meat could cause infection which garlic could fight off from the body. More commonly used by labourers who are exposed to infections and disease-friendly environments till recently, its plethora of health benefits has made white-collar workers also take to it. Garlic can be added to hot stews, broths and soups to fight sinusitis, cold and flu. And garlic is best had in its raw state.

3. Prevention of Heart Disease: Consuming garlic on a daily basis (in food or raw) helps to lower cholesterol levels because of the anti-oxidant properties of Allicin. It is also immensely beneficial to regulate blood pressure and blood sugar levels. It is essential to remember that the sulphur-containing compound Allicin tends to lose its medicinal properties when garlic is cooked whole. It is imperative to consume garlic raw or semi-cooked to derive any of its benefits.

4. Anti-bacterial and Anti-parasitic: Garlic is one of the best kept medicinal treasures of the past era – it has been used as an antibiotic to

treat bacterial, fungal and parasitic infections for the last 7,000 years. Studies suggest diluted garlic extract helps children with tapeworm infections. A garlic-based mouthwash may not sound like fresh, minty breath but a very small quantity of its extracts is sufficient to ward off cavity-causing bacteria.

5. Cancer Prevention: Several studies have indicated an association between daily consumption of garlic and prevention of stomach and colorectal cancers. It is said to strengthen the immunity of the body against cancer.

6. For Skin and Hair: The invigorating properties of garlic protect the skin from the effect of free radicals and slow down the depletion of collagen which leads to loss of elasticity in aging skin. Applied topically, garlic does wonders to skin infected with fungal infections and provides relief from skin ailments like eczema. It is also an effective remedy for fungal infections like athlete's foot and ringworms. All of us know about the wonders of onion for hair but its brother, garlic is no less of a hero for your thinning mane. Well, its surprise time. Rubbing crushed garlic extract on your scalp or massaging with garlic-infused oil is known to prevent and even reverse hair loss.

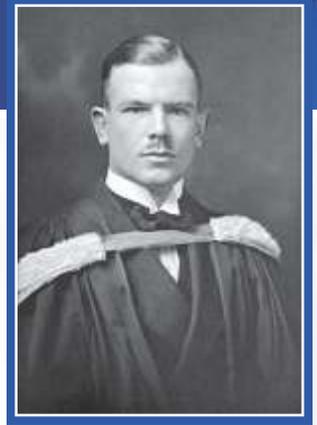
7. Splinters: Many of garlic's astounding uses were forgotten in the folds of time but users (and believers) still vouch for the lesser-known benefits. One of them is against stubborn splinters. Place a piece of cut garlic over the splinter cut and cover with a bandage- and voila! Bye-bye splinter.

Caution: 1. Asthma patients should not consume garlic as it may have side-effects. 2. Garlic should be avoided before surgeries or medical operations. 3. Do not consume more than 2-3 garlic cloves in a day without consulting a doctor.

A. Swapna Priya

Receptionist

Dr. NORMAN BETHUNE



Henry Norman Bethune was a Canadian physician, medical innovator, and noted communist. Bethune came to international prominence first for his service as a frontline surgeon supporting the democratically elected Republican government during the Spanish Civil War. But it was his service with the Communist Eighth Route Army during the Second Sino-Japanese War that would earn him enduring acclaim. Dr. Bethune effectively brought modern medicine to rural China and often treated sick villagers as much as wounded soldiers. His selfless commitment made a profound impression on the Chinese people, especially CPC's leader, Mao Zedong. Mao Zedong wrote a eulogy to him, which was memorized by generations of Chinese people.

While Bethune was the man responsible for developing a mobile blood-transfusion service for frontline operations in the Spanish Civil War, he himself died of blood poisoning. A prominent communist and veteran of the First World War, he wrote that wars were motivated by profits, not principles. Statues in his honour can be found in cities throughout China.

Bethune's father, the Rev. Malcolm Nicolson Bethune, led an uneventful life as a small-town pastor, initially at Gravenhurst, Ontario, from 1889 to 1892. His mother was Elizabeth Ann Goodwin, an English immigrant to Canada. Both his parents were very religious. But although he was raised in a religious family, Bethune himself was an atheist. Norman grew up with a "fear of being mediocre", instilled into him by his emotionally strict father and domineering mother.

In 1914, when World War I was declared in Europe, he once again suspended his medical studies. In a flourish of patriotism he joined the Canadian Army's No. 2 Field Ambulance to serve as a stretcher-bearer in France. He was wounded by shrapnel and spent three months recovering in an English hospital. When he had recuperated from his injuries, he returned to Toronto to complete his medical degree. He received his M.D. in 1916.

In 1917, with the war still in progress, Bethune joined the Royal Navy as a Surgeon-Lieutenant at the Chatham Hospital in England. In 1919, he began an internship specializing in children's diseases at The Hospital for Sick Children at Great Ormond Street, London. Later he went to Edinburgh, where he earned the FRCS qualification at the Royal College of Surgeons. In 1920 he met Frances Penney whom he married in 1923. After a one-year "Grand Tour" of Europe, during which they spent much of her inheritance, they moved to Detroit, Michigan, where Bethune took up private practice and also took a part-time job as an instructor at the Detroit College of Medicine and Surgery. In 1926 Bethune contracted tuberculosis. He sought treatment at the Trudeau Sanatorium in Saranac Lake, New York. At this time, Frances divorced Bethune and returned to her home in Scotland.

In the 1920s the established treatment for TB was total bed rest in a sanatorium. While convalescing Bethune read about a radical new treatment for tuberculosis called pneumothorax. This involved artificially collapsing the tubercular (diseased) lung, thus allowing it to rest and heal itself. The physicians at the Trudeau thought this procedure was too new and risky. But Bethune insisted. He had the operation performed and made a full and complete recovery.

In 1929 Bethune remarried Frances; the best man at the wedding was his friend and colleague Dr. Graham Ross. They divorced again, for the final time, in 1933. In 1928 Bethune joined the thoracic surgical pioneer, Dr. Edward William Archibald, surgeon-in-chief of the Royal Victoria Hospital in Montreal, the teaching hospital affiliated with McGill University. From 1928 to 1936 Bethune perfected his skills in thoracic surgery and developed or modified more than a dozen new surgical tools. His most famous instrument was the Bethune Rib Shears, which still remain in use

today. He published 14 articles describing his innovations in thoracic technique. He started his career in surgery at the Toronto General Hospital in 1921

Bethune became increasingly concerned with the socioeconomic aspects of disease. As a concerned doctor in Montreal during the economic depression years of the 1930s, Bethune frequently sought out the poor and gave them free medical care. He challenged his professional colleagues and agitated, without success, for the government to make radical reforms of medical care and health services in Canada.

Bethune was an early proponent of socialized medicine and formed the Montreal Group for the Security of People's Health. In 1935 Bethune travelled to the Soviet Union to observe firsthand their system of health care. During this year he became a committed Communist and joined the Communist Party of Canada. When returning from the Spanish Civil War to raise support for the Loyalist cause, he openly identified with the Communist cause. Shortly after the outbreak of the Spanish Civil War in 1936, with the financial backing of the Committee to Aid Spanish Democracy, Bethune went to Spain to offer his services to the government (Loyalist) forces. He arrived in Madrid on November 3.

Unable to find a place where he could be used as a surgeon, he seized on an idea which may have been inspired by his limited experience of administering blood transfusions as Head of Thoracic Surgery at the Sacred Heart Hospital in Montreal between 1932 and 1936. The idea was to set up a mobile blood transfusion service by which he could take blood donated by civilians in bottles to wounded soldiers near the front lines. Though Bethune's unit, the Servicio canadiense de transfusión de sangre, was not the first of its kind—a similar service had been set up in Barcelona by a Spanish haematologist, Dr. Frederic Durán-Jordà, and had been functioning since September—Bethune's Madrid-based unit covered a far wider area of operation.

Bethune returned to Canada on June 6, 1937, where he went on a speaking tour to raise money and volunteers for the Spanish Civil War. In January 1938 Bethune travelled to Yan'an in the Shaanbei region of Shanxi province in China. There he joined the Chinese Communists led by Mao Zedong. The Lebanese-American doctor George Hatem, who had come to Yan'an earlier, was instrumental in helping Bethune get started at his task of organizing medical services for the front and the region.

In China, Bethune performed emergency battlefield surgical operations on war casualties and established training for doctors, nurses, and orderlies. He did not distinguish between casualties. In the summer of 1939 Bethune was appointed medical advisor to the Jin-Cha-Ji (Shanxi-Chahar-Hebei) Border Region Military District, under the direction of General Nie Rongzhen. Stationed with the Communist Party of China's Eighth Route Army in the midst of the Second Sino-Japanese War, Bethune cut his finger while operating on a soldier. Probably due to his weakened state, he contracted septicaemia (blood poisoning) and died of his wounds on November 12, 1939.

[For detailed services of Dr. Norman Bethune, read the Novel- 'The Scalpel, The Sword' – Written by Sydney Gordon and Ted Allan]

Smitha Kolleri

HO: Audit and Inspection

DO YOU KNOW?

SALAM HYDERABAD FEEL KHANA

01. An animal called Mole [Moles are small mammals adapted to a subterranean lifestyle (i.e., fossorial). They have cylindrical bodies.] can dig a pit up to the depth of 300 feet in a single night.
02. A species of spiders can survive for a period of two years without intake of any food.
03. Male Sea Horse conceives, delivers and looks after the brought up of children.
04. Tiger babies cannot see due to lack of vision up to a week after their birth.
05. Some species of spiders live in the bottom of water. They create bubbles from their webs and can respire
06. Many road accidents take place due to deer on the roads than any other animals.
07. In one family in London, there is a parrot brought from Africa. It can speak about 3000 words.
08. The grasshopper can walk even if we separate its legs and head from its body.
09. Israel is the only country where it is mandatory for the women to join army.
10. In Sanskrit Mahabharata, there are around 30, 00, 000 words.
11. Light travels at a speed of 186282 miles per second. Then what is a light year? It is 6 lakh crore miles.
12. Initially, typewriters were invented for the help of blind people.
13. The rare and dangerous disease is continuous laughter. Cannibals in New Guiana are affected with this disease. They get this due to eating of human brains.
14. If you can measure the length of the creeper (root) of a pumpkin, it would of 24 kilometres length.
15. Male mosquitoes never bite anybody. It is the female mosquitoes which bite us.
16. There is a lake called Baskunchak in Russia. The salt contained in it can be used by the people in the world continuously for 2000 years.
17. You can easily identify a lefthander. He/she inserts his/her leg first in the left trouser of the pant.
18. The heart beat in the lifetime is about a lakh times.
19. Pour a spoon of sugar in a glass of water and wait till it melts fully. Drop an egg in the water. It does not drown.
20. The social life among monkeys is very strong. In a group of monkeys, if a single monkey on fast due to illness, the other monkeys also remain without consuming food and water.
21. A mouse can dig a tunnel of 100 yards length in a single overnight.
22. The chameleon uses its tongue in its hunting. It can stretch its tongue up to of double the length of it body size.
23. Milk would be full of butter.

P. Venugopal Reddy

HO: Credit



Stood as testimony for the good olden times of Qutub Shahi's are the areas which till date are recognised by the same old names. There were many places which were christened by the rulers for their daughters, wives. Loyal servants and there are many places which have been known after the animals which served the royals during the royal processions and many more. These places have served them for many years and a few of them were gifted to them for their good deeds, qualities and many more. It is surely a pride moment that the names are the same till date which proves the greatness of those people. There may not be any evidences to prove but the names of locality itself become a proof.

There is one version which gives the original details of this locality flourishing with healthy habitant, commercial and many more in the present scenario. The place till date carries the aura and grandeur of the olden times. Belonging to the great era of Qutub Shahi's, the place till date has a uniqueness which takes you back into the past. Fill Khana or Feel Khana has derived its name from the royal elephants which used to be stationed there during the Qutub Shahi and Asaf Jahi era. It was in the olden days when Ghoshamahal palace which was heavily protected as a peripheral outer palace other than Golconda.

There were huge stables built in rock and stones and there are a few signs which prove them right. Even now there are a few shops still carry out their businesses from those old kind stables. The huge walls and boulder takes one to the olden times where the elephants used to stay and rest. Historian Ghiasuddin Akbar says, 'It was during Asaf Jahi II, Nizam Ali Khan shifted the capital from Aurangabad to Hyderabad, they had a system of having armoury, cannons and elephants stationed at Goshamahal which continued till the reign of Sixth Nizam, Mahaboob Ali Khan. The palace where elephants were stationed came to be known as Feel Khana or Fill Khana where Fill in Urdu or Arabic means elephant. There were stables constructed for them where they would be allowed to rest when not a part of state royal procession and many other functions.

In the recent times, the place has managed to retain the name, but with time the elephants have gone and now the lane is the home for spare parts of heavy vehicles. There are a few shops which are set up in these stables that have been changed over the period. The place has witnessed heydays during Qutub Shahi and Asaf Jahi times.

Purshotamdas Mandhana

TDS IS NOT TEDIOUS

Tax Deducted at Source (TDS) is a system introduced by Income Tax Department, where person responsible for making specified payments such as salary, commission, professional fees, interest, rent, etc. is liable to deduct a certain %age of tax before making payment in full to the receiver of the payment. As the name suggests, the concept of TDS is to deduct tax at its source. Let us take an example of TDS assuming the nature of payment is professional fees on which specified rate is 10%.

XYZ Ltd makes a payment of ₹ 50,000/- towards professional fees to Mr. ABC, then XYZ Ltd shall deduct a tax of ₹ 5,000/- and make a net payment of ₹ 45,000/- (50,000/- deducted by ₹ 5,000/-) to Mr. ABC. The amount of ₹ 5,000/- deducted by XYZ Ltd will be directly deposited by XYZ Ltd to the credit of the government.

1) What Is TAN and How to apply for TAN?: TAN stands for Tax Deduction Account Number. It is 10 digit alpha numeric number required to be obtained by all persons who are responsible for deducting or collecting tax. Under Section 203A of the Income Tax Act, 1961, it is mandatory to quote Tax Deduction Account Number (TAN) allotted by the Income Tax Department (ITD) on all TDS returns. The procedure for application of TAN is very simple and can be done online by filling up Form 49B. Please refer to NSDL Site in order to Apply For TAN.

2) What is TDS Certificate?: TDS certificates are issued by the deductor (the person who is deducting tax) to the deductee (the person from whose payment of the tax is deducted). There are mainly two types of TDS certificates issued by the deductor.

1. Form 16: which is issued by the employer to the employee incorporating details of tax deducted by the employer throughout the year, and
2. Form 16A: which is issued in all cases other than salary.

For example, Mr. Gupta is working as a salaried employee at a company and tax is deducted on his salary @ 15%. The company shall provide Mr. Gupta with a Form 16 describing particulars in detail regarding the amount of salary paid and tax deducted on the same. However, had Mr. Gupta been working as a professional and received professional fees from an organization which is subject to TDS, then he will be provided Form 16A for the same.

3) When TDS should be deducted?: The concept of TDS is based on a simple principle i.e. tax is to be deducted at the time of payment getting due or actual payment whichever is earlier. Say, ABC Private Limited has to make payment of ₹ 50,000/- to Mr. XYZ in exchange of professional services.

Scenario 1: Mr. XYZ was paid ₹ 30,000/- in advance on 15th July. XYZ raised invoice after completion of work on 31st July and rest of payment is to be made. In such case the company should have deducted tax in the following manner: On 15th July: ₹ 3000/- (@ 10% on advance of ₹ 30000/-). On 31st July: ₹ 2000/- (@ 10% of total invoice amount as deducted by tax already deducted i.e. ₹ 5000/- deducted by ₹ 3000/-)

Scenario 2: Mr. XYZ raised the invoice on 15th July and was paid whole consideration at one go on 31st July. In such whole amount of ₹ 50000/- shall be deducted on 15th July, the date when payment got due, and a net payment of ₹ 45000/- shall be made on 31st July.

Scenario 3: Mr. XYZ is to receive the whole amount of ₹ 50,000/- well in advance before completion of the assignment. In such particular case tax of ₹ 5000/- shall be deducted right at the time of payment of advance and no tax is to be deducted at the time of making an entry for the bill due.

4) How much tax should be deducted from salary?: Persons responsible for paying salary are liable to deduct tax on estimated salary at prescribed rate of 15% subject to following:

1. Exemption Limit: No tax is required to be deducted at source unless the estimated salary exceeds basic exemption limit.
2. Exempt allowances: Allowances such as LTC, HRA, conveyance, travelling exempt as per prescribed limits and other perquisites not forming part of salary should be deducted from total salary while calculating taxable salary.
3. Other deductions: Other deductions such as deductions under section 80C, 80CCC, 80CCD, 80CCG, 80D, 80DD, 80DDB, 80E, 80EE, etc. should be considered before the calculation of tax on salary.

5) What is the minimum salary one should have for TDS to be deducted by the employer? : If after comprehensive calculation of allowable allowances, taxable perquisites and deductions under chapter VI-A, income from salary head exceeds a sum of basic exemption limit, then tax has to be deducted by the employer @ 15% on the amount over and above the basic exemption limit. For example, the salary of Mr. A arrives at ₹ 2, 80,000/- assuming that all the allowances, perquisites, and deductions have been taken into consideration, tax @ 15% on ₹ 30000/- (2, 80,000 – 2, 50,000) shall be deducted by the employer. Hence, provisions of TDS shall attract only if minimum salary is above the basic exemption limit.

6) What are rates of TDS?: There are around 20-25 sections which prescribe different types of payments on which tax is deductible at source. Here, we are going to discuss some of the most commonly encountered nature of payments on which tax is to be deducted at source.

Section	Nature of payment	Rate of TDS
192	Salary	15% ((Education and higher education cess @ 2% & 1% respectively in cases where salary exceeds 1 crore)
194	Deemed dividend u/s 2(22) (e)	10%
194 A	Interest other than interest on securities	10%
194C	Payment or credit to a resident contractor/sub-contractor	1% (in cases of individuals and HUF) 2% (in cases of person other than individual or HUF)
194D	Insurance Commission	5% (in cases of individuals and HUF) 10% (in cases of person other than individual or HUF)
194G	Commission on sale of lottery tickets	10%
194H	Commission or Brokerage	10%
194 I	Rent	2% (rent of plant & machinery) 10% (rent of land or building or furniture or fixtures)
194 I A	Payment/credit of consideration to a resident transferor for transfer of any immovable property (other than rural agricultural land)	1%
194J	Professional fees, technical fees, royalty or remuneration to a director	10%
194LA	Payment of compensation on acquisition of certain immovable property	10%

7) How to calculate TDS?: Numerous transactions are covered under the purview of TDS sections and calculation of TDS can be tricky in some sections. Here, we shall discuss some examples of different sections to make the calculation clear.

Example 1: Under the section, 194A tax is to be deducted on payment of interest other than interest on securities. However, no tax is required to be deducted if amount of such interest paid or credited or is likely to be paid or credited does not exceed ₹ 10,000/- in case of banking company, co-operative society engaged in the business of banking and post office

deposits and ₹ 5,000/- in any other case in a financial year. Also, note that no tax is to be deducted on savings account interest.

Scenario 1: Suppose interest paid or credited or is likely to be paid or credited by a banking company to a person in a financial year is ₹ 9,000/-, then no tax is required to be deducted as the amount has not exceeded the cap of ₹ 10,000/-.

Scenario 2: Say interest paid or credited or is likely to be paid or credited by a banking company to a person in a financial year is ₹ 12,000/-, then tax is required to be deducted on the whole amount of ₹ 12,000/- @ 10% i.e. TDS of ₹ 1200/-. Please note that ₹ 10,000/- is a cap just for fixing responsibility of banking company for TDS and is not an exemption limit i.e. tax is to be deducted from the whole amount of ₹ 12,000/- as soon as the amount exceeds the cap amount of ₹ 10,000/- Similar examples are relevant for other interest, except in those cases the cap amount shall be ₹ 5,000/- instead of ₹ 10,000/-.

Example 2: Under the section, 194C tax is to be deducted on payment or credit to a resident contractor/sub-contractor. The definition of a contract is derived from the Indian Contract Act, 1872 and covers almost all type of contracts under its purview. However, no tax is to be deducted where: the sum is credited or paid in pursuance of any contract, the consideration for which does not exceed ₹ 30,000/-, or, where the aggregate of the amounts of such sums credited or paid or likely to be credited or paid during the financial year does not exceed ₹ 75,000/-

Applicable @ 1% if payment/credit is made to resident individual or HUF, @ 2% if payment/credit is made to any resident person other than individual/HUF and @ 20% if PAN is not available.

Scenario 1: Mr. A, an individual provided contractual services to a firm and was made payments in 3 instalment, 1st instalment of ₹ 25,000/- and the second instalment of ₹ 26,000/- and last instalment of ₹ 28,000/-. In this case, the firm need not deduct tax on instalments since the amount hasn't exceeded the cap of ₹ 30,000/-. But, if we sum up all 3 instalments the total arrives at ₹ 79000/- which exceeds the yearly cap of ₹ 75,000/-. Hence, in this case, the tax is to be deducted from the whole amount of ₹ 75,000/- @ 1% (being an individual), which arrives at ₹ 750/-. Please note that once the total amount exceeds ₹ 75000/- in a financial year, the tax is to be deducted from each and every payment irrespective of the fact whether such part payments are more or less than ₹ 30,000/-.

Scenario 2: M/s ABC, a partnership firm provided some contractual services to Mr. A and was made payments in 3 instalments of ₹ 50,000/-, ₹ 12,000/- and ₹ 14,000/-. In this case, tax @ 2% (being a partnership firm) shall be deducted at the time of payment of ₹ 50,000/- as the sum exceeds the cap of a single payment of ₹ 30,000/-

No tax shall be deducted when the sum of ₹ 12,000/- is paid as the sum is far below the cap of a single payment of ₹ 30,000/- and the total payment during hasn't exceeded the yearly cap of ₹ 75,000/-. Tax @ 2% shall be deducted from the whole amount of ₹ 12000/- and ₹ 14000/- as they might not have exceeded the cap of single payments, but the yearly cap of ₹ 75000/- is exceeded as and when the final instalment of ₹ 14000/- is paid to M/s ABC.

8) What are the due dates for TDS?: Payment of TDS each month and ling of quarterly return of TDS are 2 separate processes and due dates for these processes are different The due dates for the payment of the deducted TDS are on or before 7th of next month. It means, if the deductor has deducted tax from payments in month of November, then he has to pay the TDS on or before 7th of December. Key point to note here is that the due dates are same for all type of assesses whether its Salaried case or non-salaried case. These due dates are applicable to all non-Government assesses and also to Government assesses who deposit tax with Challan as specified by income tax department. If the challans are not used to make payment of TDS by government assesses, then the due date for payment of TDS will be the same day on which the amount is deducted.

One can even pay TDS online.

Monthly Due date for payment of TDS

Month	Due Date for Payment of TDS
April	7th of May
May	7th of June
June	7th of July
July	7th of August
August	7th of September
September	7th of October
October	7th of November
November	7th of December
December	7th of January
January	7th of February
February	7th of March
March	30th of April

9) Which are the different forms prescribed for TDS Return?: Before that we will get a general idea about which forms are applicable to different cases. These forms are to be prepared in consultation with your tax advisor to avoid any mistake and then to be corrected TDS return.

10. What are penalty provisions for non-deduction of TDS?: There are

Monthly Due date for payment of TDS

Quarter	Form 24Q & 26Q	Form 27Q
April to June	15 July	15 July
July to September	15 October	15 October
October to December	15 January	15 January
January to March	15 May	15 May

several instances where interest, fees, and penalty are levied on non-compliance of TDS provisions. The same are discussed here step by step:

1. Consequences of non-deduction of TDS: If a person who was responsible for deducting tax at source fails to do so, then the ASSESSING OFFICER has powers to disallow whole of such expenditure for ascertaining taxable profits. For example, ABC Limited paid a commission of ₹ 2,00,000/- during the year to a single person and omitted to deduct tax on the same, then the Assessing Officer has powers to disallow deduction whole of such expenses while ascertaining taxable profits.

2. Late deduction of TDS: Tax is to be deducted at the time of payment/credit getting due or payment whichever is earlier. In the terms of income tax, even a single day is counted as a month for the purpose of calculating interest. In cases of late deduction of tax, interest @ 1% per month of the TDS amount subject to maximum amount of TDS is levied. For example, ABC Company was supposed to deduct tax of ₹ 20000/- on 15th July but instead the same was deducted by the company on 1st August. In this case interest of ₹ 200/- (@1% for one month) is required to be paid by the assessee.

3. Late payment of TDS: Tax is to be deducted and paid to the credit of government on every 7th day of the succeeding month in which the tax has been deducted, otherwise, interest @ 1.5% per month of TDS amount subject to maximum amount of TDS is levied. For example, ABC Ltd was supposed to deposit TDS of ₹ 20000/- deducted in the month of April by 7th of May but fails to deposit the same on time and actually deposited the same in the following month. In this case interest of ₹ 300/- (@ 1.5% for one month) is required to be paid by the assessee.

4. Late filing of return of TDS: TDS returns are required to be led in the last

month of following quarter i.e. 31st July, 31st October, 31st January and in the case of March it is 31st May. Fees under section 234E are levied @ ₹ 200/- per day subject to maximum amount of TDS until the return is led. Example, M/s ABC, a partnership deducted and paid a total TDS of

₹ 40000/- in the first quarter of FY and was supposed to file its TDS return by 31st July but led its return on 31st August. Total fees of ₹ 6200 (₹ 200/- per day for 31 Days) shall be paid before filing of return.

5. Penalty for late filing of TDS return: Assessing officer may direct a person who fails to file the statement of TDS within due date to pay penalty minimum of ₹ 10,000 which may extend to ₹ 1,00,000. The penalty under this section is in addition to the penalty u/s 234E and also cover the cases of incorrect filing of TDS return.

11) How do I know how much TDS has been deducted and whether it has been credited to me?: It is very simple to know how much TDS has been deducted and whether it is credited to you or not. Follow the process to find it out:

Step 1: Log on to Income Tax India e-Filing website and click on the link "Register Yourself"

Step 2: Enter your details as per PAN and generate a password

Step 3: Once you have logged into the portal, click on the option "View Tax Credit Statement (26 AS)"

Step 4: After clicking on this link you will be directed to another website called TRACES (TDS Reconciliation Analysis and Correction Enabling System) where you can know about complete details of your tax deducted at source, advance tax paid and other important details.

26AS is a tax credit statement and covers all the amounts of TDS deducted by others. This might happen that someone has deducted your tax but the same isn't appearing in your tax credit statements, which may be simply due to non-filing of TDS return by the deductor. In such cases, please make sure to obtain a TDS certificate as this will be an ultimate proof that your tax has been deducted at source.

12) Can I request tax deductions to not deduct tax from an amount and pay the whole amount to me?: Yes, if your gross income is well below the basic exemption limit then you can request the person who is responsible for TDS, to not to deduct tax on such income. For doing the same you have to options:

1. Apply to the Assessing officer under whose jurisdiction you fall in Form 13 to get a certificate approving deduction of tax at a lower rate or NIL rate.

2. Submit a declaration in Form 15G/15H in which you declare that your income is below the basic exemption limit during the financial year and tax is required to be deducted at source. This certificate has to be submitted every year and non-submission may lead to deduction of tax. Please note that Form 15G is for individuals and Form 15H is for senior citizens.

One major difference between Form 13 and Form 15G/15H is Form 15G/15H can be issued only by individuals assesses, whereas request in Form 13 can be submitted by any person i.e. individual, partnership firm, company, etc. to the ASSESSING OFFICER to get approval for deduction of taxes at lower or NIL rate.

13) How to apply for TDS refund?: There is this major misconception that refund of excess TDS is different from income tax refund and is called as TDS refund. However, the fact is that there is only one kind of return which you claim while filing your annual income tax return. Nowadays, it is compulsory to quote bank account details such as account number and IFSC code while filing of return and non-entering of such details will not generate a valid .xml file. In case if someone has deducted more tax than he should have deducted, then income tax refund will arise which can be claimed upon the filing of your annual income tax return.

For example, you own a goods transport agency and yours is a proprietorship firm. You presented an invoice of ₹ 50,000/- and the person paying freight paid you a net amount of ₹ 49,000/- (after deducting tax of ₹ 1,000/- @ 2% under section 194C). In this case, the deductor deducted

tax @ 2% instead of 1% and hence deducted excess TDS by ₹ 500/-. This excess TDS will arise as a refund in the income tax return.

14) What is applicability of TDS on transactions of immovable property?: There are mainly two sections that prescribe for deduction of taxes on transactions related to an immovable property:

1. Section 194-I: Section 194-I requires for deduction of tax at source on rental income @ 10% for rent on land & building if the total amount of rent paid/credited or to be paid/to be credited exceeds the cap of ₹ 1,80,000/- during a financial year. Please note that individuals and HUFs who are not subject to tax audits under section 44AB need not deduct tax at source on such rental expenses.

2. Section 194IA: Section 194IA came into effect from June 2013 which required deduction of tax by the transferee before making payment to transferor @ 1% of the consideration for immovable property. Any sum paid by way of consideration for the transfer of any immovable property (other than agricultural land) is covered under section 194-IA, provided the consideration for the transfer of an immovable property is not less than ₹ 50 lakhs.

3. Section 194LA: Section 194LA provides for deduction of tax at source @ 10% for the payment to be made to the assessee as a compensation on account of compulsory acquisition of immovable property. Please note that no deduction shall be made under this section where the amount of such payment or, as the case may be, the aggregate amount of such payments to a resident during the financial year does not exceed ₹ 250000/-.

15) What are TDS rules?: There are certain rules set out by the tax authorities in regard to TDS, that if complied properly you will not end up paying penalty, interest, and fees.

1. Tax deduction rules: Tax is required to be deducted at the time of payment getting due or actual payment whichever is earlier. Delay in deduction of tax will attract interest @ 1% per month until the tax is deducted.

2. TDS payment rules: Every person is required to pay the tax deducted to the credit of government by the 7th day of the following month. Non-payment or late payment of TDS will attract interest @ 1.5% per month until the tax has not been deposited.

3. TDS return Filing rules: TDS returns are required to be led timely on the 31st day of July, October, January, and May during a financial year. Non-filing or filing of return after the due date will attract fees under section 234E @ ₹ 200/- per day until the return is led. However, this amount shall not exceed the amount of tax.

A.V. Rama Rao



Sri K. Ramakrishna, Manager, Kompally Branch, is bade farewell on his superannuation by Sri Ramesh Kumar Bung, Chairman-Emeritus, Sri Rampal Attal, Vice Chairman and Sri Umesh Chand Asawa, MD & CEO on 31.05.2018.

ANSWERS

01. Singapore.
02. Sri D.K. Mohanty, Chairman. The recommendations of the Committee have been examined in order to mitigate risk involved in open cash replenishment/top-up; it is advised that banks may consider using lockable cassettes in their ATMs which shall be swapped at the time of cash replenishment.
03. Reliable / expeditious / economical / secure / efficient transfer of funds; relieve stress of paper-based transfer and clearing system.
04. Statutory Liquidity Ratio (SLR).
05. 40%
06. Scheduled Banks (including State Cooperative Banks, Urban Cooperative Banks), Private Sector banks and Foreign Banks, Select Financial Institutions and Regional Rural Banks.
07. Remitter, Sending Bank, NEFT clearing centre, Receiving Service Centre and Beneficiary Branch.
08. It is a mobile purse; it debits automatically the cardholder's account; allows withdrawal up to credit balance available in the account.
09. User: means client requesting for service; Device: means mobile device which connects the client; Mobile transaction provider: means cellular operator or a bank or a combination of both.
10. 5%
11. Auction, either yield based or price based; at pre-announced fixed coupon rates with bidding limited to participants, as notified by Govt; by conversion of treasury bills/ dated securities.
12. ZCBs are issued at a discount and redeemed at par. No interest is paid on such bonds.
13. Land, Buildings, Plant and Machinery, Furniture and Fixtures.
14. Reserve Bank of India.
15. It is the way the Governments strive to take the common man along by bringing them into the formal channel of economy thereby ensuring that even the person standing in the last is not left out from the benefits of the economic growth and is added in the mainstream economy thereby encouraging the poor to save, safely invest in various financial products and to borrow from the formal channel when he needs to borrow.
16. Prevention of Money Laundering Act, 2002.
17. It means a loan where interest and/or instalment of principal remain overdue for a period of 90 days or more.
18. It is a poll-based rate and as such it is susceptible to manipulation. MIBOR and MIFOR are akin to risk free bench-mark rates.
19. To meet the Cash Reserve Ratio requirements and as working funds to meet payment and settlement obligations. These accounts are used to operate the remittance facility scheme, grant of financial accommodation, handling of government business, etc., Deposits in this account do not carry any interest.
20. Foreign Currency Assets, Gold, SDRs and Reserve Bank position with International Monetary Fund.
21. Special Drawing Right is an international reserve asset created by IMF and allocated to its members' quota at IMF. SDRs are held by Government of India/RBI and are shown as part of Foreign Exchange Reserves.
22. Services (Transport, Insurance), Primary Income Receipts (Compensation of Employee), Secondary Income Receipts (official/private transfer).
23. Consumer Price Index (CPI).
24. It means a person who does not have an account based relationship with the Regulated Entity, but undertakes transactions.
25. It means identifying and verifying the customer and the beneficial owner.
26. It means customers who open accounts without visiting the branch of the Regulated Entity or meeting its officials.
27. It means a bank which is incorporated in a country where it has no physical presence and is unaffiliated to any regulated financial group.
28. Where the number of notes presented by a person is up to 20 pieces with a maximum value of Rs. 5000 per day, banks should exchange them over the counter free of charge.
29. The notes, which are found to be deliberately cut, torn, altered or tampered with, if presented for payment of exchange value should be rejected under Rule 6 (3) (ii) of the RBI (Note Refund) Rules, 2009.
30. The name of the issuing authority in Hindi and/or English, RBI or Government of India; the promise clause in Hindi and/or English; the signature in Hindi and/or English; the guarantee clause; the Ashoka Pillar emblem or Mahatma Gandhi; the watermark.
31. Paper quality, size and shape of numbers; security thread; intaglio printing; latent image in vertical band; electrotype watermark (in watermark window); micro lettering.
32. It means any note, which is wholly or partially obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated note.
33. It means a note of which a portion is missing or which is composed of more than two pieces.
34. It means a mutilated note which has been formed by joining a half note of any one note to a half note of another note.
35. A note which has become dirty to usage and also includes a two piece note pasted together wherein both the pieces presented belong to the same note and form the entire note.
36. The small floral design printed both on the front (hollow) and back (filled up) of the note in the middle of the vertical band next to the watermark has an accurate back to back registration. The design will appear as one floral design when seen against the light.
37. The portrait of Mahatma Gandhi, RBI seal, guarantee and promise clause, Asoka Pillar Emblem on the left, RBI Governor's signature are printed in intaglio i.e., in raised print, which can be felt by touch in Rs. 20, Rs. 50, Rs. 100, Rs. 500 and Rs. 2000 notes.
38. UPI is a channel that enables linking of multiple bank accounts into a single mobile app; UPI brings the awesome idea of 'Virtual Payment Address', a virtual identity like an email address, name, phone number, etc., UPI facilitates 'Virtual Address' as a payment identifier for sending and collecting money between any two parties without knowing the recipient's name, bank account number and IFSC Code.

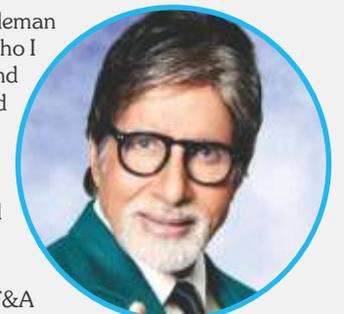
HUMILITY

Amitabh Bacchan says..."At the peak of my career, I was once travelling by airplane. The passenger next to me was elderly gentleman dressed in a simple shirt and pants. He appeared to be middle class, and well educated. Other passengers perhaps recognising who I was, but this gentleman appeared to be unconcerned of my presence... He was reading his paper, looking out of the window, and when tea was served, he sipped it quietly. Trying to strike a conversation with him I smiled. The man courteously smiled back and said 'Hello'. We got talking and I brought up the subject of cinema and movies and asked, 'Do you watch films?' The man replied, 'Oh, very few. I did see one many years ago.' I mentioned that I worked in the movie industry. The man replied..." oh, that's nice. What do you do?' I replied, 'I am an actor' The man nodded, 'Oh, that's wonderful!' And that was it... When we landed, I held out my hand and said, "It was good to travel with you. By the way, my name is Amitabh Bacchan!" The man shook my hand and smiled, "Thank you... nice to have met you.. I am J. R. D. Tata!"

I learned on that day that no matter how big you think you are, there is always someone 'bigger than you.'

Be humble, it costs nothing.

K. Jyothy, HO: F&A



LIFE VERSUS EXPERIENCES

We are created as human being with the creative power to create his/her own life. Man is designed to design his own life. So, design your own destiny. Life is a series of experiences. If there can be a unit of measurement to life, then it can be only be experiences. Life accrues experience by experience. Life is the sum of total experiences.

If you have to improve the quality of your life, then you will have to improve the quality of your experiences. Experiences are the cause; life is the effect. If you have to improve the quality of effect, then you will have to focus on improving the quality of the cause.

When you are asked, 'How is your life?', you may answer: 'Oh, I am feeling on top of the world!' This simply means you are having so many top of the world experiences and you are having fulfilling experiences, because, experiences are equal to life. However, experiences are the meeting point between 'I' and 'My World'. When 'I' the perceiver comes in contact with 'My World', the perceived, an experience is born.

So, if you have to improve the quality of your life, you will have to improve the quality of your experiences. And, if you will have to improve the quality of your experiences, then you will have to improve the quality of your interaction with your world. The cruelty in this sadistic design of life is that the world is not in your control and yet, the quality of your life is dependent on it.

Those who believe that their life will improve, when the world improves, live in utopian hope. Those who take charge to get the life right, in spite of the world, march towards greatness. I+ My World=Experiences=Life. To improve the quality of your marriage, you have to improve the quality of your interactions with your spouse but you have no control over your spouse's responses. You can have expectations, preferences, yet you cannot control the quality of responses.

To improve the quality of your health, you are so dependent on the quality of air, food, water and yet you have no direct control over your environment. To improve the profitability of your business, you have to improve your interactions with customers, vendors, employees and government agencies taking all of them into your complete confidence. So, the eternal truth about life is: Life is not because of... but in spite of.

In spite of the environment challenges, how do you gift yourself exceptional fitness and thus live a life of zest, intensity and enthusiasm? In spite of everything, how do you ethically, morally lift yourself and those around you into holistic abundance?

The greatness about greatness is that everybody cannot be great. Greatness is reserved for those who are ready to take unconditional responsibility and control over their lives, knowing that 'Life is not because of ... but in spite of' and thus choose between: (a) Wherever I can change myself, I will. (b) Wherever I cannot, I will change my approach.

Take charge. Take control. Face life head-on.

Ramesh Kumar Bung

FUNNY PLACE NAMES

1. **NOTHING:** Nothing (called also ghost town) has frequently been noted on lists of unusual place names. The settlement was established in 1977, located 100 miles northwest of Phoenix Arizona, USA.
2. **EARTH:** Earth is a small, rural city in Lamb County, West Texas, United States.
3. **UGLEY:** Ugley is a small village and civil parish in the non-metropolitan district in Essex, England.
4. **UNALASKA:** It is in Alaska, USA. It is one among Aleutian Islands.
5. **SILLY:** Silly is a Walloon municipality located in the Belgian province of Hainaut.
6. **WHY:** Why is the name of a town in Arizona.
7. **NO NAME:** No Name is a census-designated place in Garfield County, Colorado, United States.
8. **ROUGH AND READY:** Rough and Ready is the name of a town in California.
9. **POO:** Poo (altitude 2,662 metres or 8,736 ft), is a small town in Kinnaur district, Himachal Pradesh, India.
10. **DARU:** Daru is block that forms an administrative division in the Hazaribagh district in Jharkhand, India.
11. **GADHA:** Gadha is a Village in Idar Taluka in Sabar Kantha District of Gujarat State, India. It is located 29 KM towards North from District head quarters Himmatnagar.
12. **KALA BAKRA:** Kala - Bakra is a village panchayat located in the Jalandhar district of Punjab state, India.
13. **Vasta Kookundu, Pitakaya Gulla and Challa Gila Gila** are some of the names of the villages in Andhra Pradesh.

N. Aparna

HO: F&A

“

Every thought has creative power and the longer we hold a thought, the more powerful it becomes. With every thought, we send out the essence of ourselves, which mingles with other essences and creates and re-creates our physical environment. In that sense, our life is not our master, but our child. **Practising silence for a few minutes every day gives you the power to create your chosen environment.**

Umesh Chand Asawa.

”

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