

# USHODAYAM

eNewsletter of

*Community living with a sense of belonging*

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## A. Community Notes

### Celebrating Festivals in India: An Experience



To truly understand India, one must experience its festivals. They are not merely dates on a calendar but a living, breathing tapestry woven into the fabric of daily life. Celebrating a festival in India is a joyous experience that engages all the senses, transforming a city, a town, or even a single home into a vibrant stage for community, culture, and deep-seated faith.

India, a land of ancient heritage and diverse cultures, is renowned for its myriad festivals celebrated with unparalleled enthusiasm and devotion. Festivals in India are not merely occasions for merriment; they embody deep-rooted traditions, spiritual significance, and a sense of community bonding.

By RK Wanchoo  
22 BHEL HIG2



The celebration of festivals in India offers a captivating experience that presents the country's rich cultural mosaic, where colours, rituals, music, dance, and food converge to create unforgettable moments. India's festivals reflect the country's extraordinary diversity, with celebrations that vary by region, religion, and community.

Each festival has its unique customs, legends, and ways of observance, yet all share a common thread of joyous togetherness. For instance, **Diwali**, the Festival of Lights, illuminates homes and hearts across Hindu households and beyond. This festival celebrates the triumph of light over darkness and good over evil. People decorate their homes with diyas, colourful rangoli designs, and fairy lights, and exchange sweets and gifts. The air is filled with the crackle of firecrackers, and families come together for prayers and feasting. 2

Another vibrant festival is Holi, the Festival of Colors, which marks the arrival of spring. Holi is synonymous with exuberance and uninhibited joy as people throw brightly coloured powders and splash water on each other. The streets pulse with music, dance, and laughter, transcending social barriers and fostering a spirit of unity.

Holi celebrations evoke a profound sense of community and renewal, emphasizing forgiveness and the rekindling of relationships. During the harvest season, farmers and rural communities celebrate festivals like **Pongal** in Tamil Nadu and **Baisakhi** in Punjab. These festivals are expressions of gratitude for a fruitful harvest and welcome prosperity for the coming year. Traditional rituals include preparing special dishes, decorating cattle, and performing folk dances and songs that narrate tales of agricultural life.

**Makara Sankranti** is another vibrant harvest festival celebrated across India, marking the Sun's transition into the zodiac sign of Capricorn (Makara) and symbolizing the end of winter and the arrival of longer, sunnier days. The festivities include colourful decorations, kite flying, bonfires, and preparing traditional sweets made from sesame seeds and jaggery.

In states like Telangana and Andhra Pradesh, the celebration extends over four days—beginning with Bhogi, where people burn old items to symbolize renewal, followed by ritual baths, making rangoli patterns, and community gatherings. In addition to Hindu festivals, India's multicultural fabric is enriched by celebrations from other religions and cultures.

**Eid-ul-Fitr** and **Eid-ul-Adha** are joyous occasions in the Muslim community marked by prayers, charity, and feasts. **Christmas** is celebrated with decorations, midnight masses, and communal harmony in many parts of the country. Sikh festivals such as **Gurpurab** commemorate the birth anniversaries of Sikh Gurus with processions, hymns, and langar (community kitchen).

Experiencing festivals in India is a multisensory journey. The vibrant hues of attire and decorations, the aroma of traditional foods like sweets and savory snacks, the rhythms of folk instruments and devotional songs, and the warmth of hospitality create an immersive atmosphere. Beyond the festivities, Indian festivals offer valuable insights into the country's values of family, respect, spirituality, and co-existence.

Moreover, festival celebrations often extend beyond personal joy to social and charitable activities. Many festivals inspire acts of kindness, community service, and environmental consciousness. For example, during Durga Puja and Ganesh Chaturthi, communities engage in collective worship and dismantling and immersion of idols is often accompanied by eco-friendly practices.

To participate in Indian festivals is to immerse oneself in stories passed down through generations, to witness a fusion of ancient rituals and contemporary expressions, and to feel the pulse of a culture that celebrates life in its many forms.

Whether it is dancing in the rain of colours during Holi, lighting lamps alongside loved ones on Diwali night, or sharing a festive meal during Eid, the experience is profoundly enriching and memorable.

In essence, the celebration of festivals in India is not just about marking dates on a calendar; it is a vibrant saga of human connection, faith, and joy that reflects the soul of a nation. It invites everyone to partake in its timeless traditions and share in its festive spirit, making every festival an unforgettable experience.





	Festivals in India	Date	Public Holiday
1	Bikaner Camel Festival: Dedicated to Camels and Rajasthan culture	January 11th –12th	Optional holiday
2	Lohri: Winter harvest festival	January 13th	Optional holiday
3	Makar Sankranti: Harvest festival in north India	January 14th	Optional holiday
4	Pongal: Harvest festival in south India	January 14th	Optional holiday
5	Republic Day: Anniversary of the Constitution of India	January 26th	Holiday
6	Basant_Panchami: Festival for Goddess Saraswati	February 2nd	Optional holiday
7	Mahashivratri: Worship of Lord Shiva	February 26th	Holiday
8	Losar: Tibetan New Year	February 28th	Optional holiday
9	Holi: Festival of Colors	March 14th	Holiday
10	Ugadi: Hindu New Year	April 14th	Holiday
11	Bihu: Assamese New Year	April 14th	Optional holiday
12	Mewar Festival: Spring's arrival	March 31st	Optional holiday
13	Baisakhi: Spring harvest festival in Punjab	April 14th	Optional holiday
14	Mahavir Jayanti: Birth Of Lord Mahavir (founder of Jainism)	April 10th	Holiday
15	Good Friday: The atoning death of Jesus Christ	April 18th	Holiday
16	Hanuman Jayanti: Birth of Hanuman (the monkey god)	April 12th	Optional holiday
17	Eid al-Fitr: Festival of Breaking of the Fast	March 30th	Holiday
18	Buddha Jayanti: Gautama Buddha's birthday	May 12th	Holiday
19	Ratha Yatra: Lord Jagannath (avatar of Lord Vishnu)	June 27th	Optional holiday
20	Eid al-Adha: Feast of Sacrifice	June 6th	Holiday
21	Hemis: Birth of Lord Padmasambhava, founder of Tibetan Buddhism	June 5th–6th	Optional holiday
22	Raksha Bandhan: The bond between siblings	August 9th	Optional holiday
23	Independence Day: Freedom from British rule	August 15th	Holiday
24	Janmashtami: Birth of Krishna (8th avatar of God Vishnu)	August 16th	Holiday
25	Ganesh Chaturthi: Birthday of Ganesha	August 26th	Optional holiday
26	Onam: New Year for the Malayali People in Kerala	August 26th	Optional holiday
27	Navaratri: 9-nights worshipping three goddesses	Sept 22nd to Oct 1st	Optional holiday
28	Durga Puja: Victory of the goddess Durga over a demon	Sept 27th to Oct 2nd	Optional holiday
29	Gandhi Jayanti: The birthday of Mahatma Gandhi	October 2nd	Holiday
30	Dussehra: Victory of Rama on the tenth day	October 2nd	Holiday
31	Eid Milad Un Nabi: Birthday of Muhammad (founder of Islam)	September 4th	Holiday
32	Karwa Chauth: Hindu Women's Festival	October 9th	Optional holiday
33	Diwali: Festival of Lights	October 21st	Holiday
34	Chhath Puja: Thanking the sun god Surya	October 27th	Optional holiday
35	Guru Nanak Jayanti: Birth of Guru Nanak (founder of Sikhism)	November 5th	Holiday
36	Pushkar Camel Fair: A decorated camel carnival, Rajasthan culture	Oct 30th to Nov 5th	Optional holiday
37	Christmas: Jesus Christ's birth	December 25th	Holiday

Note: Dates are approximately identified and actual dates may vary in some cases by a few days before or after the given dates



## Unsafe Cooking Vessels in our Kitchens

Certain types of cooking vessels can leach potentially carcinogenic substances or toxic metals into food, especially under specific conditions such as high heat, acidic foods, or damaged coatings.

- **Non-stick cookware (Teflon):** Non-stick pans coated with PFOA (perfluoro octanoic acid) can release toxic fumes and carcinogenic residues, especially when overheated or if the coating is scratched or degraded. Modern non-stick coatings are less toxic, but risks persist if pans are damaged.

- **Aluminium cookware:** Regular and especially low-quality or non-anodized aluminium utensils can leach aluminium and sometimes heavy metal contaminants (like lead, cadmium, nickel) into food, particularly with acidic dishes. Chronic intake at high levels is linked to toxicity, and long-term exposure has been suspected to be carcinogenic, although direct scientific proof is still debated.

- **Plastic utensils:** Cooking with plastic tools can leach chemicals (like BPA, phthalates, and microplastics) into food at high temperatures.



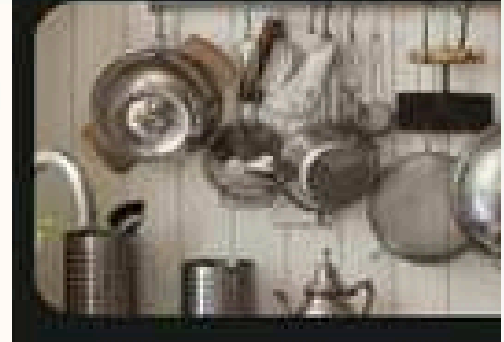
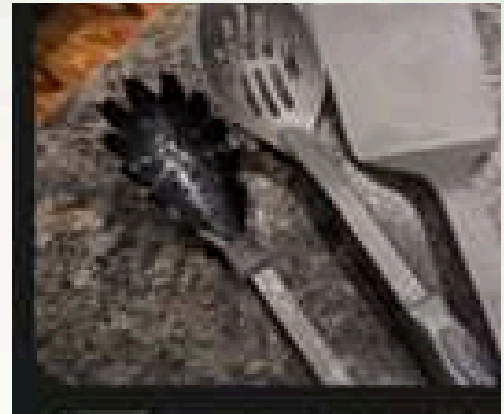
Microplastic exposure in particular is associated with increased risk of gastrointestinal disorders and possibly colon cancer.

- **Unlined copper cookware:** Copper can leach into food, especially acidic foods, leading to copper toxicity with potential long-term health effects. Use only lined or stainless-steel clad copper vessels.

- **Lead-containing ceramic/glazed pots:** Lead can be present in poorly manufactured ceramics or imported/antique vessels. Chronic ingestion of lead from cookware is highly toxic and carcinogenic. For lower risk, safest options are high-quality stainless steel, cast iron, glass, ceramic, or titanium cookware, as these materials do not leach harmful chemicals under normal use.

**Minimize cancer risk by:**

- Replacing scratched or old non-stick and plastic cookware
- Avoiding use of aluminium for cooking acidic foods.
- Not using unlined copper or imported/antique ceramics unless it is lead free



## C. Finance Notes

### Buy vs Rent: An Analysis



Deciding whether to buy or rent a house is one of the most important financial and lifestyle choices for an individual. Both options have advantages and trade-offs, and the decision often depends on personal circumstances, financial goals, and long-term priorities, in addition to lifestyle of the individual. Let's analyse the matter through financial, practical, and emotional lenses.

#### 1. The Case for Buying

##### 1A. Advantages:

##### a. Asset Creation and Wealth Building

Owning a home is often seen as a way to build long-term wealth. Each EMI payment contributes to equity, unlike rent, which is an expense without any ownership. Over decades, real estate tends to appreciate, allowing house owners to benefit from capital gains.

##### b. Stability and Security

Buying offers stability — freedom from sudden rent hikes or landlord decisions. Families value the ability to modify and

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personalize their property at their will. A fixed-rate EMI provides predictable housing costs in the long term, acting as a hedge against inflation to a major extent.

##### c. Emotional Satisfaction

Ownership provides a sense of pride, rootedness, and community belonging. For many, buying is a milestone of financial independence and social status.

##### 1B. Challenges of Buying:

**High upfront costs:** down payment, stamp duty, registration fees etc.

Maintenance responsibility lies with the owner.

**Illiquidity:** Selling a property may take long time.

Market risks: not all real estate appreciates quickly.

#### 2. The Case for Renting

##### 2A. Advantages:

##### a. Flexibility and Mobility

Renting allows individuals to relocate easily - ideal for those with transferable jobs, uncertain career paths, or evolving lifestyle preferences. In fast-changing urban centers, this flexibility is valuable.

### b. Lower Initial Outflow

Renting avoids large down payments and transaction costs. The money saved can be invested elsewhere, sometimes yielding better returns than property appreciation.

### c. Freedom from Maintenance and Taxes

Tenants are not responsible for property taxes, major repairs, or depreciation risks. This simplifies budgeting and reduces long-term obligations.

## 2B. Challenges of Renting:

- **No equity creation:** rent paid is an expense without ownership benefits.
- **Exposure to rent increases** and possible landlord restrictions.
- **Emotional insecurity:** risk of eviction or frequent moves.

## 3. Key Factors to Decide

**3a. Financial Readiness** – If an individual has stable income, long-term savings, and affordability of EMIs without sacrificing other goals (retirement, education, healthcare), buying becomes practical.

**3b. Duration of Stay** – If staying in one place for more than 7–10 years, buying often makes more sense

- makes more sense. For shorter stays, renting is usually cheaper.

**3c. Market Conditions** – In overheated real estate markets, renting may be smarter. In undervalued or steadily growing locations, buying provides long-term gains.

**3d. Lifestyle Priorities** – Some value freedom and flexibility more than ownership, while others prioritize security and permanence.

## 4. Illustration

- Adding numbers will make the Buy vs Rent decision more concrete. Let's assume:
- Home Price = ₹50 lakhs
- Loan Amount = ₹40 lakhs (after 20% down payment = ₹10 lakhs)
- Tenure = 20 years (240 months)
- Interest Rate = 8%
- EMI & Repayment (Buy Option)
- Monthly EMI ≈ ₹33,445
- Total paid over 20 years ≈ ₹80.27 lakhs
- Interest component ≈ ₹40.27 lakhs
- Down payment + other charges ≈ ₹10–12 lakhs (approx.)
- Total outgo ≈ ₹90–92 lakhs for a ₹50 lakh house.

If property appreciates at 5% annually → value after 20 years ≈ ₹1.33 crore.

## Rent Option (Alternative Use of Money)

₹

Let's assume:

Initial rent = ₹15,000/month (for similar property)

Annual rent escalation = 5%

Investment of saved ₹10 lakhs (down payment) + EMI–Rent difference at 8% return

- Rent Growth Over 20 Years
- Year 1: ₹15,000/month = ₹1.8 lakhs/year
- Year 20: ≈ ₹38,000/month = ₹4.6 lakhs/year
- Total rent paid in 20 years ≈ ₹62 lakhs

### Investment Growth

₹10 lakhs invested at 8% → ≈ ₹46 lakhs after 20 years

- Additional yearly surplus (EMI – Rent difference, esp. in early years) also compounds → could grow corpus to ₹80–90 lakhs.

## 5. Conclusion

There is no universal answer. Buying is generally suitable for those seeking stability, asset creation, and long-term settlement. Renting is better for those prioritizing flexibility, mobility, and lower financial risk.

A balanced approach could be:

- Rent during early career stages for flexibility.
- Buy later when income stabilizes, family needs grow, and one plans to settle.

Ultimately, the “buy vs rent” choice is not only a financial calculation but also a lifestyle decision. Individuals should carefully assess affordability, goals, and personal values before committing.

Factor	Buy (Rs 50L House, 20Y Loan @8% EMI 33,445)	Rent (Rs 15k Start, 5% Hike, Invest @8%)
Total Cash Outflow	Initial outlay of rs.10 lakhs and EMI of Rs.33,445/- over a period of 20 years amounting to Rs.80.27 lakhs. other renovation/ maintenance, if any	Rent starting from Rs.15,000/ pm to 38,600/ pm at the end. Works out to Rs.62 lakhs. Initially of Rs.10 lakhs is invested with return of 8% p a and subsequently the difference between EMI and actual rent paid is invested to yield return of 8% p a . The total corpus at the end of 20 years will be Rs.1.26 cr
Asset Value	Rs 1.33 cr	No house, but investments worth Rs.1.26 cr
Flexibility	Low (Takes more time to sell)	High (can relocate, less risk)
Emotional Value	Ownership, Stability	Flexibility, liquidity

The above analysis does not consider issues like sudden jump in real estate prices due to locational/ economic/ political factors/ developments. Likewise, the Return on investments does not consider factors about interest/ yield rate fluctuations due to various global/ local factors. 10

## D. Events of the Quarter

### Veterans' Meet of BHEL Hyderabad

Retired Senior Executives of BHEL Hyderabad Unit held the 3rd Get Together on 7th September 2025 at Hotel Kinara Grand Madinaguda. The get together called as VETERANS' MEET was attended by very senior retired executives that included former CMD, Executive Directors, General Managers, Additional General Managers and other senior officers along with their spouses.

The event was well attended by around 200 participants which also included many senior residents of Ushodaya enclave.

The program included display of singing talent of lady participants, party games, Current Technology and Business highlights of BHEL Hyderabad and spiritual talk by faculty from Heartfulness society of India.

All the participants enjoyed the day meeting ex colleagues and their families. The event was organized under the leadership of two senior residents Sri G V Ramireddy and Sri R K Wanchoo, the former EDs of BHEL





**Independence Day** was celebrated with great enthusiasm in our enclave. Our senior resident, Sri G.V. Ramireddy, hoisted the tricolor in the presence of management committee members, residents, and children. The gathering paid rich tribute to the sacrifices and bravery of our nation's heroes who fought for independence. Refreshments and sweets were distributed to mark the occasion at our office.



### **New cement roads**



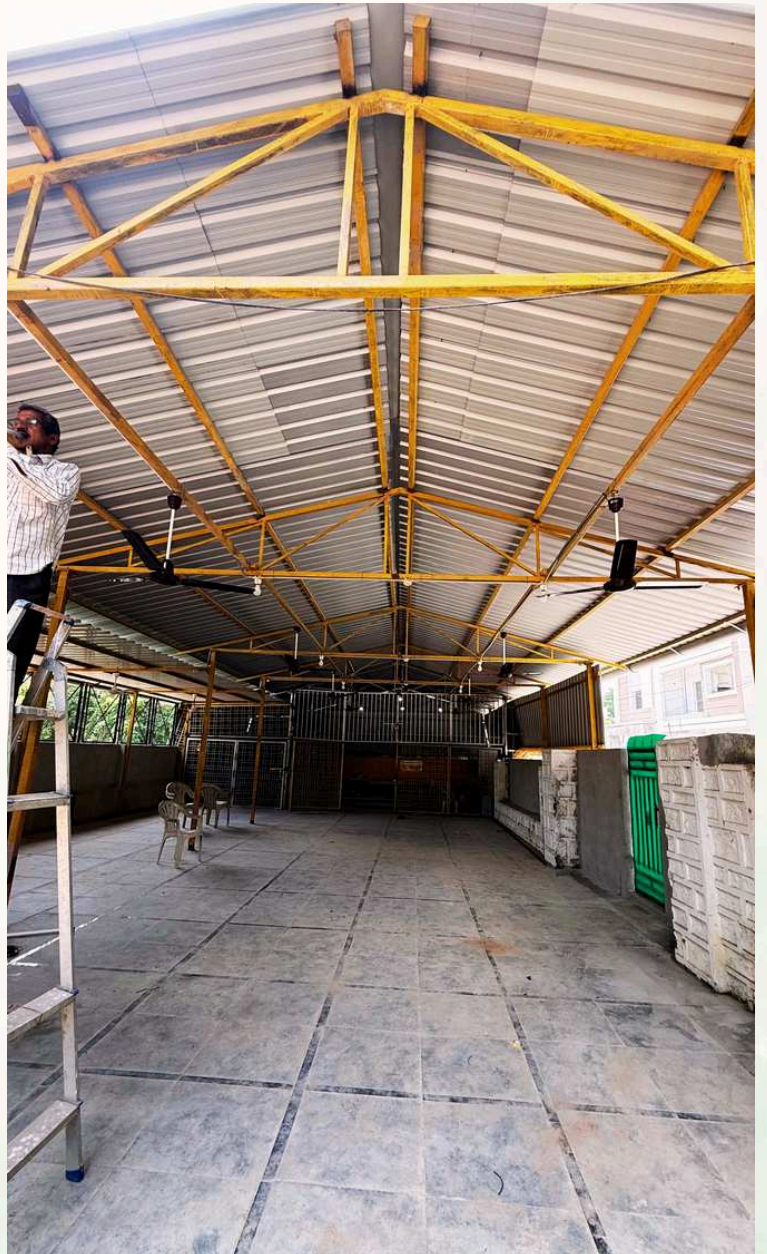
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## Renovation Of Puja Pandal in Eastern Park

Our society has completed renovation of Puja Pandal in the Eastern Park which included modifications of the roof and installing an enclosure . It has improved safety features and comfort of devotees.

A rain water harvesting system from its roof has also been installed diverting the rain water to a pit near the borewell leading to conservation of rain water



## Vinayak puja

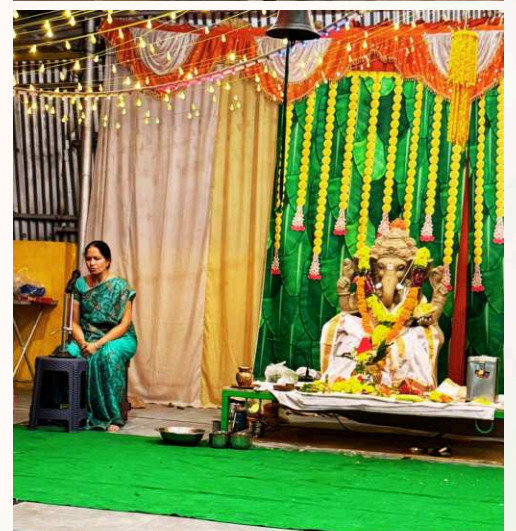
The Vinayaka Chaturthi celebrations commenced on August 27th and continued for 11 days. The residents of the colony actively participated in the major event with great devotion and dedication, making it a memorable and spiritually uplifting experience for all. The celebrations continued with a sacred Homam, followed by a community lunch.

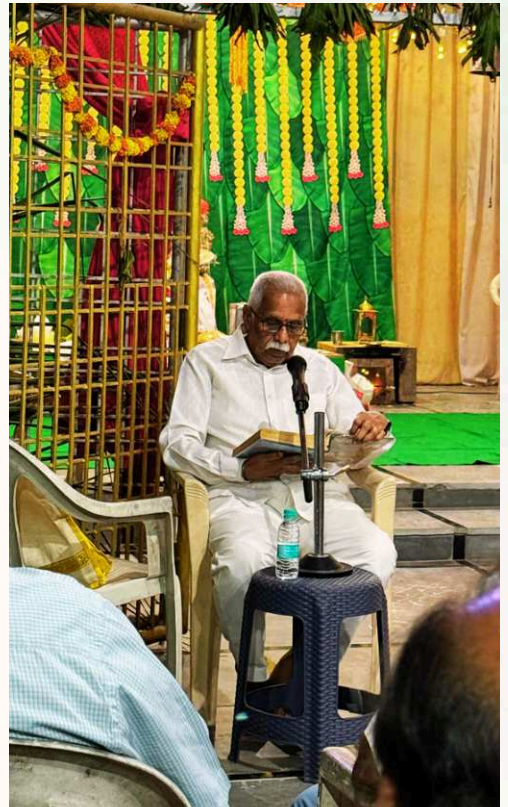
Residents enthusiastically participated in singing, dancing, Antakshari, and Tambola. The 'Hari Bhakta Bhajana Mandali' mesmerized everyone with their devotional songs. The Ushodaya Ganesha Laddu was auctioned, with Smt. and Sri S. Sri Dutta of Houseno 4 BHEL HIG2 emerging as the lucky winners. Sri Chenchiah Sarma delivered an inspiring Pravachanam on Ambareswara Pakhyanam.

Sri S Pallam Raju President of the society distributed the prizes to the prize winners. The festivities concluded with a sacred Nimajjanam at the nearby lake.

The Puja committee members received widespread appreciation.







# Onam



**ONAM** the famous annual harvest related festival was celebrated in Ushodaya enclave with various festivities held during the period from August 26<sup>th</sup> to September 5<sup>th</sup> 2025.

The homes of our residents from Kerala were decorated with traditional 'Pookalam' with ladies wearing colorful attire welcoming guests to their homes.

Feasts were held by the community members inviting guests and served delightful savouries on traditional banana leaves. All homes displayed the spirit of festival by inviting friends and neighbour's in an atmosphere of joy and gaiety.



**E.**

## **Know Your Neighbour**

### **Golden Jubilee wedding anniversary**



**Congratulations to Mr and Mrs Chandra Mohan Karan, 118 HIG2, on celebrating Golden Jubilee wedding anniversary on 13 July 2025. Ushodayam wishes them a long journey of togetherness ahead full of happiness and love.**



### **Happy Retirement**



**Sri Amgothu Balaji Naik, 114 BHEL HIG2, retired from BHEL on 23rd August 2025 as General Manger (PS-SSBG Secunderabad). He joined BHEL as an Engineer Trainee in 1988 and superannuated after a distinguished service of 37 years in various capacities.**

**Mr Naik has been associated with the Ushodaya Enclave society actively and served the Managing committee as one of elected Directors. He has been a very respected resident of the enclave known for his soft demeanor and active participation in its growth.**

**Ushodayam wishes him a very happy and healthy retired life.**

## Excessive Walking by Senior Citizens

Compiled By RK Wanchoo

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While walking is generally beneficial for seniors, excessive walking—especially without proper precautions—can introduce several risks:

### 1. Increased Risk of Falls

- **Fatigue-Induced Falls:** Prolonged walking leads to fatigue, which impairs balance, slows reaction times, and weakens lower limb strength. These changes substantially increase the risk of falls, particularly among seniors aged 70 and older. Most falls in elderly people occur when they are moving or fatigued.'

- **Balance Issues:** Age-related declines in gait speed, coordination, and proprioception are further exacerbated by excessive walking, making falls more likely.

### 2. Joint and Muscle Injuries

- **Joint Stress:** Long walks or walking on uneven surfaces can stress the knees, hips, and ankles, accelerating wear and tear and potentially leading to osteoarthritis.

- **Overuse Injuries:** Common overuse injuries include plantar fasciitis (sharp heel pain) and tendonitis in the Achilles or knees, both of which can cause pain and limit mobility.

- **Muscle Fatigue and Imbalance:** Excessive walking, especially without cross-training, may create muscle imbalances, increase the risk of injury, and worsen posture.

### 3. Overexertion and Fatigue

- **Physical Overexertion:** Seniors may experience chronic fatigue, increasing falls risk and suppressing immune function, making them more susceptible to illness.

- **Cardiovascular Stress:** Overexertion can lead to symptoms like chest pain, dizziness, and shortness of breath, which may require immediate medical attention.

- **Mental Health Impact:** Excessive physical activity can result in exhaustion, irritability, and motivational decline.

#### 4. Environmental and Medication Factors

- **Environmental Hazards:** Walking in poorly lit areas, on uneven or slippery surfaces, heightens the risk of falls.
- **Medication Side Effects:** Many medications prescribed for seniors (like those for high blood pressure) can cause dizziness or drowsiness, contributing to instability during walking.

#### Practical Advice

- **Balance Exercise and Rest:** Seniors should aim for moderate, regular walks, taking cues from their bodies, and not push beyond what feels comfortable.
- **Assistive Devices:** Canes or walkers can help maintain stability.
- **Check-ups:** Regular health check-ups to monitor medication effects, muscle strength, and balance are advisable.
- **Safe Environment:** Ensure well-lit walking paths and avoid hazardous surfaces. Excessive walking without proper precautions can increase the risk of falls, injuries, joint problems, and fatigue for senior citizens.

Moderation and attention to safety are key for healthy, beneficial walking routines in older adulthood.

- As a general rule for 70-year-old and above males, a good starting point for daily walking is around 20-30 minutes at a moderate pace, which can be broken into two 15-minute sessions if needed. This can be gradually increased as fitness improves. Ultimately, aiming for 150 minutes of moderate-intensity exercise per week, which could translate to roughly 3-4 kilometres daily, is a good target.



# The Hidden Link Between Obesity and Dental Diseases

When most people think about obesity, conditions like diabetes, heart disease, and joint problems immediately come to mind. But did you know that carrying excess body weight can also affect your mouth? Research over the past two decades has shown a strong link between obesity and dental diseases—especially gum disease (periodontitis). This connection is not just coincidental; it's rooted in how our body responds to fat, inflammation, and overall health. This article explains, in simple terms, how obesity can influence oral health, why this matters, and what you can do to protect your teeth and gums.

## WHAT IS OBESITY?

Obesity is defined as excessive body fat that can harm health. Doctors usually use Body Mass Index (BMI) to measure it:  
BMI 25–29.9 = Overweight  
BMI 30 or higher = Obese

Obesity is now considered a global epidemic, affecting both children and adults. It increases the risk of many chronic illnesses—but oral health is often left out of the conversation.

## HOW DENTAL DISEASES AND OBESITY ARE CONNECTED

The mouth is not separate from the body—it's a mirror of overall health. Here's how obesity plays a role in dental problems:

By Dr Rupali Das, MDS  
(Periodontist)  
118 BHEL HIG2



### 1. Inflammation as a Common Factor

Fat tissue in obese individuals doesn't just store energy; it releases chemicals called cytokines. These cytokines cause chronic low-grade inflammation throughout the body. Periodontitis (gum disease) is also an inflammatory condition. When both obesity and gum disease exist, they fuel each other, making both conditions worse.

### 2. Insulin Resistance & Diabetes Link

Obesity often leads to insulin resistance and type 2 diabetes. Diabetes makes the gums more prone to infections and slows healing. In turn, gum disease can worsen blood sugar control, creating a vicious cycle.

### 3. Diet and Lifestyle Habits

High sugar intake and unhealthy eating patterns contribute to both obesity and cavities. Fizzy drinks, junk food, and frequent snacking not only add weight but also promote tooth decay.

### 4. Hormonal and Immune Changes

Obesity alters how the body's defense system works. This weakens the ability to fight bacteria in the mouth, giving dental diseases more room to progress.

## KEY DENTAL DISEASES RELATED TO OBESITY

### 1. Periodontitis (Gum Disease)

Gum disease begins with gingivitis (red, swollen, bleeding gums) and can progress to periodontitis, where bone supporting the teeth is destroyed.

Studies show obese individuals are two to three times more likely to have gum disease.

Gum disease is painless in its early stages, which means obese patients may not realize they're at higher risk.

### 2. Tooth Decay (Cavities)

Frequent snacking on sugary, processed foods raises the risk of cavities. ☐ Obesity is often linked with poor dietary habits, which directly affect tooth enamel.

### 3. Dry Mouth (Xerostomia)

Certain medications for obesity-related conditions like high blood pressure or diabetes cause dry mouth.

Reduced saliva means less protection against bacteria, acids, and plaque buildup.

### 4. Oral Cancer

Obesity and poor diet increase the risk of certain cancers, including those in the mouth and throat.

## WHY SHOULD PATIENTS CARE?

The relationship between obesity and dental diseases is not just about teeth—it's about overall health.

### Poor oral health affects:

Confidence and social interactions (bad breath, missing teeth)

Nutrition (difficulty chewing healthy foods like fruits, vegetables, and nuts)

**Systemic health** (untreated gum disease increases risks for heart problems and diabetes complications)

Taking care of your weight and oral health is therefore a double win for your body.

## WHAT YOU CAN DO: PRACTICAL TIPS

The good news is that both obesity and dental problems are preventable and manageable with healthy choices.

### 1. Adopt a Balanced Diet

Eat plenty of fruits, vegetables, whole grains, lean proteins, and dairy. ☐ Cut down on sugary drinks, processed snacks, and refined carbs. ☐ Drink more water instead of soda or juice.

### 2. Exercise Regularly

Even 30 minutes of walking a day helps control weight, reduce inflammation, and improve circulation—including in your gums.

### 3. Maintain Good Oral Hygiene

Brush your teeth twice daily with fluoride toothpaste. ☐ Floss once a day to clean areas your toothbrush can't reach. ☐ Use an antiseptic mouthwash if recommended by your dentist.

### 4. Visit the Dentist Regularly

Schedule dental check-ups at least twice a year. If you are overweight or obese, inform your dentist—they can check for early signs of gum disease.

## 5. Manage Medical Conditions

Keep diabetes, hypertension, and cholesterol under control. ☐ Take prescribed medications and follow up with your physician.

## 6. Quit Smoking

Smoking multiplies the harmful effects of obesity on gums. ☐ Quitting reduces your risk of tooth loss and oral cancer.

### MYTHS AND FACTS

**Myth 1:** Dental problems are only about brushing and flossing.

**Fact:** Overall health, including weight, diet, and lifestyle, plays a huge role in oral health.

**Myth 2:** Obesity only affects the heart and diabetes.

**Fact:** Obesity also worsens gum disease, cavities, and oral infections.

**Myth 3:** If my teeth look fine, I don't need to worry.

**Fact:** Gum disease can progress silently, especially in people with obesity and diabetes.

### THE ROLE OF HEALTHCARE PROVIDERS

Dentists and doctors are now working together more than ever to manage obesity and oral health. For example: ☐ Dentists may screen patients for obesity and diabetes risk.

Physicians may advise overweight patients to see a dentist regularly. Dieticians and dental hygienists often work as a team for preventive care.

This holistic approach ensures that patients receive whole-body care instead of treating the mouth and body separately.

### FINAL THOUGHTS

Your mouth is the gateway to your body. Just as obesity affects your heart, blood sugar, and joints, it also affects your gums, teeth, and oral tissues. The connection is real, and understanding it empowers you to take action. By managing your weight, eating healthier, exercising, and practicing good oral hygiene, you're not only protecting your smile—you're also protecting your overall health. So next time you think about a healthy lifestyle, remember: it starts with the body, but it shows in the mouth.

## Obesity & Your Oral Health

### The Hidden Link You Should Know!

#### How Obesity Affects Your Mouth

- 🔴 **Inflammation:** Extra body fat releases chemicals that worsen gum disease
- 🍌 **Diet habits:** High sugar & junk food → more cavities
- 🩺 **Diabetes connection:** Obesity increases diabetes risk, which damages gums
- 💡 **Dry mouth:** Medicines for obesity-related conditions can reduce saliva

#### 💡 What You Can Do

- ✓ Brush twice daily with fluoride toothpaste
- ✓ Floss once a day
- ✓ Eat more fruits, veggies & whole grains
- ✓ Drink water instead of soda/juice
- ✓ Exercise 30 mins daily
- ✓ Visit dentist twice a year
- ✓ Control diabetes, BP, cholesterol
- ✓ Quit smoking

#### Warning Signs –

- Bleeding gums
- Bad breath that doesn't go away
- Loose teeth
- Frequent cavities
- Mouth sores

A Healthy Body = A Healthy Mouth = A Healthy Life

# OBITUARY

**Sri Karupothula Venkata Suba Rao of 164 HIG2 passed away on 21st Aug 2025 at he age of 77 years while on a pilgrimage to AYODHYA. He had retired from BHEL in 2008 as Sr Manager External Services dept. He is survived by his wife, a son and two daughters. Mr KV Subba rao was a noble soul respected by all his friends and acquaintances.**

**Ushodayam offers heartfelt condolence to the members of the bereaved family and prays for his soul to attain Sadgati.**



**Late Sri KV Suba Rao**

**2. Sri Palakurthi Balraju of 3 HIG2, aged 75 years breathed his last on 1st Sep 2025. He had retired from BHEL Hyderabad as Sr Manager HSE dept . A very friendly person he was known for his simplicity. He leaves behind wife, two sons and a daughter.**

**Ushodayam offers heartfelt condolences to the bereaved family and prays for Sadgati and Moksha for the departed soul.**



**Late Sri P Balraju**



## Deccan Plateau

Deccan Plateau is a triangle shaped landmass towards south of India situated between Eastern and Western Ghats mountain ranges. It is historically important because of its role in shaping empires and trade routes. Hyderabad and Telangana are located in this plateau and associate with Deccan Plateau geological features

- The Deccan Plateau is a vast elevated landmass in southern India, covering about 422,000km<sup>2</sup> and spanning most of Maharashtra, Karnataka, Telangana, Andhra Pradesh, and parts of Tamil Nadu and Kerala.

- It is bounded in the north by the Satpura and Vindhya ranges, by the Western Ghats to the west, and by the Eastern Ghats to the east, gently sloping eastward towards the Bay of Bengal.

- The average elevation is approximately 600m, with the highest point being Doddabetta Peak (2,637m) in Tamil Nadu.

### Geological Aspects

#### Rock Types and Formation

- The plateau consists mainly of igneous rocks (basalt), formed by massive volcanic eruptions during the late Cretaceous period (~66 million years ago), resulting in the Deccan Traps— one of the world's largest volcanic provinces.

- Beneath the basaltic layers are older granite and sedimentary rocks from the Precambrian era, part of the ancient Gondwanaland.

- The region contains three main subgroups of lava deposits from different eruption phases.

#### Structural Features

- The Deccan Traps are up to 2km thick and cover a large part of the plateau, created by successive basaltic flows.

- The topography includes mesas, stepped plateaus, deep valleys, and rolling hills. Most lava flows are sub-horizontal, but faulting and tectonic activity have created structures like the Panvel Flexure and various regional lineaments.

- Major faults, such as the Tapti Fault (north boundary) and the West Coast Fault (western margin), define the tectonic framework.

## Soil and Mineral Resources

- Black soils (derived from basaltic rocks) are prevalent and highly moisture-retentive, suitable for cotton cultivation but can crack during dry spells.
- Red soils are found on the gneiss peneplain, generally less fertile.
  - The region is rich in minerals, including iron ore, coal, mica, and uranium. Precious stones are also mined here.

## Rivers and Watershed

- The plateau is a major watershed, with perennial rivers such as the Godavari, Krishna, and Kaveri flowing eastward, supported by its gentle slope and higher elevation.
  - The Western Ghats block rain-bearing winds, making the region semiarid compared to coastal areas.

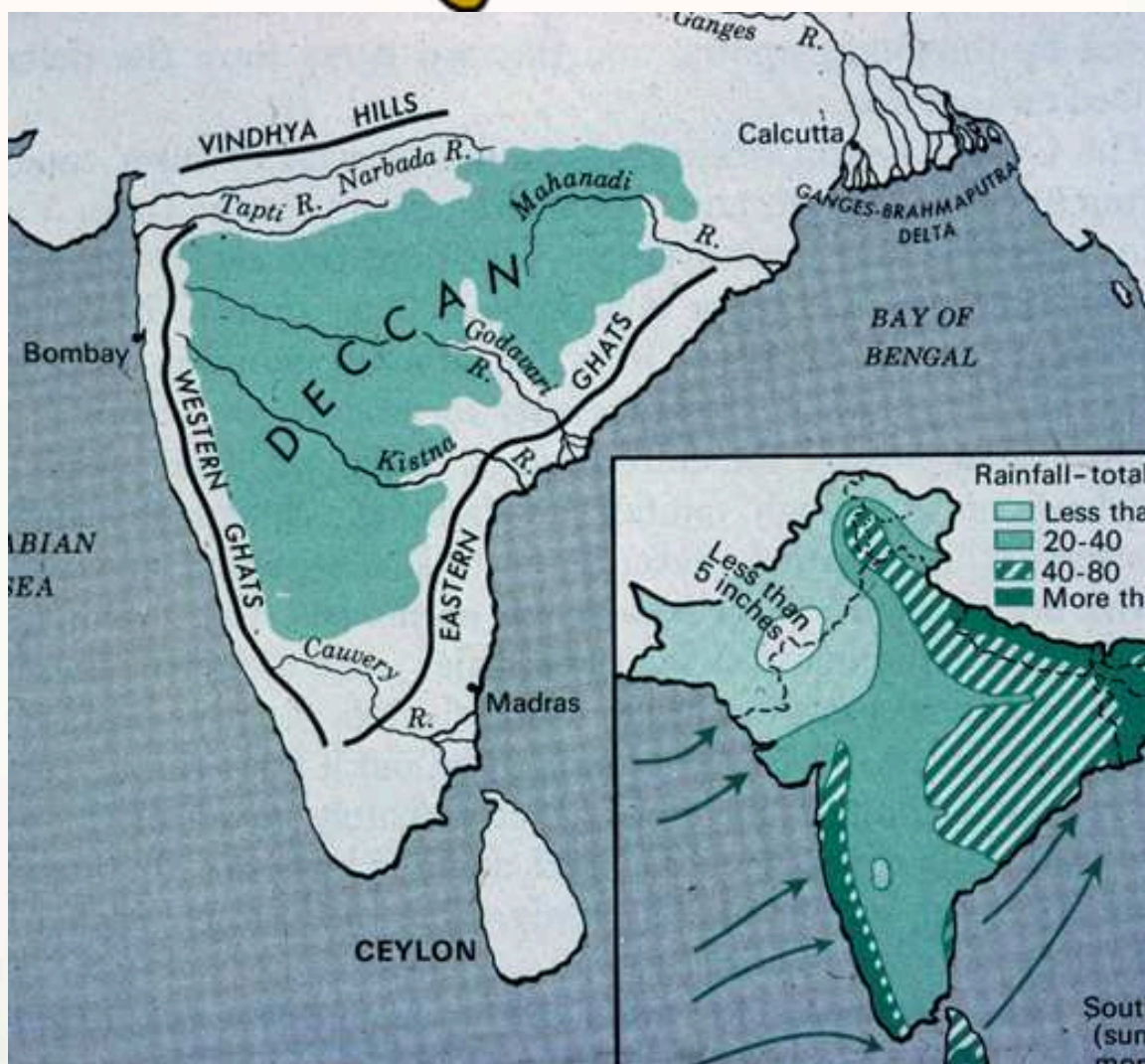
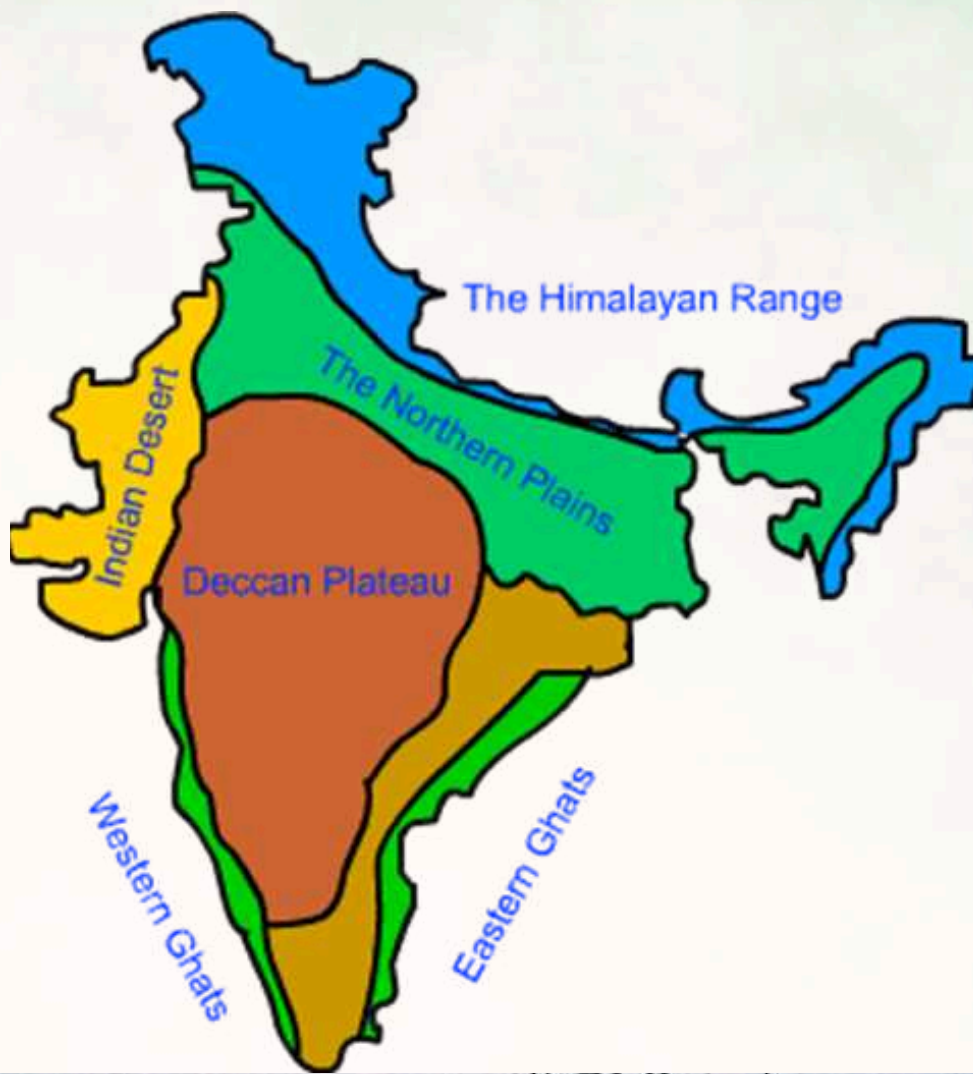
## Tectonic and Evolutionary Significance

- The Deccan Plateau is among the oldest and most geologically stable regions of India, representing an emergent landmass since the Phanerozoic era. It has experienced episodic rifting, flood basalt events, and post-volcanic tectonic adjustments.
  - The landscape continues to be shaped by tectonic uplift, monsoon-driven erosion, and ongoing geological processes.

The Deccan Plateau spans a large area of modern India and includes parts or all of the following states:

- Maharashtra: Most of the state, including cities like Pune, Mumbai, and Nashik, is on the Deccan Plateau.
- Karnataka: Northern and central regions, with Bengaluru and Mysuru located on the plateau.
- Telangana: The entire state, including Hyderabad, lies within the Deccan Plateau.
- Andhra Pradesh: The interior southern part (not the coastal plain), with cities like Vijayawada and regions away from the coast.
- Tamil Nadu: Northwestern portions, including areas around Coimbatore and Madurai.
- Kerala: A minor interior part, mainly adjoining Tamil Nadu and Karnataka.
- Goa: The interior region is part of the plateau, away from the coastal belt.
- Madhya Pradesh and Chhattisgarh: Some southern regions of these states are included in the plateau.

Major Indian cities located on the Deccan Plateau include Mumbai, Pune, Bengaluru, Hyderabad, and parts of Chennai. The plateau forms about 43% of India's total landmass and covers approximately 422,000km<sup>2</sup>.





## Hyderabad : The city of PEARLS

Hyderabad, the capital city of Telangana, is renowned as the “City of Pearls”—a title that has been earned over centuries due to its deep connection with the pearl trade. Even though the city is far from the ocean, Hyderabad has played a pivotal role as a hub for pearl processing and trading in India, supplying exquisite pearls and jewellery across the country and the world.

### **Historical Roots and Royal Patronage**

The history of Hyderabad’s pearl industry dates back over 400 years to the era of the Qutb Shahi kings and, later, the Nizams. These royal dynasties were famed not only for their patronage of arts and culture but also for their affinity for dazzling gems, especially pearls. The Nizams imported rare pearls from the Persian Gulf—especially Basra—a region internationally famed for its hard, lustrous pearls. This royal support led to the flourishing of local pearl artistry and established Hyderabad as the centre of pearl drilling and jewellery making in India.

### **Skill and Craftsmanship**

One of the distinctive practices in Hyderabad’s pearl industry is the art of drilling pearls, a delicate skill passed down through generations. The village of Chandanpet, lying just outside Hyderabad, is particularly renowned for this craftsmanship: nearly the entire population is engaged in pearl drilling, making this a key processing hub for the industry. Drilling pearls by hand is considered a highly skilled job, rivalled only by diamond cutting. In recent years, machine drilling has partly replaced manual craftsmanship, but certain pearls still require the expertise of traditional artisans.

### **Types and Variety of Pearls**

Hyderabad markets sport a wide array of pearls—from natural and original varieties to cultured and semi-cultured forms. The most coveted pearls, such as the pink and black varieties, are rare and highly prized, with black pearls featuring a distinctive green gleam being especially sought after.

The Basra pearl, famed for its unmatched colour and sheen, remains one of the top options in Hyderabad's markets. Hyderabad jewellers skilfully blend pearls with gold, silver, and precious stones to craft necklaces, bracelets, earrings, and bridal jewellery that have popularized local designs on a global scale.

### Markets and Global Influence

Despite not being on the coast, Hyderabad has served as a major trade centre, importing pearls from the Arabian Gulf and later from Japan, which pioneered the culture of pearls. Iconic markets such as Laad Bazaar and Pathergatti have been major centres for trading in pearls, diamonds, and other gemstones for over 400 years. Hyderabad's pearls are famous for their shine, softness, and unique shapes, making them valuable assets in both bridal and festive jewellery.

### Cultural Significance and Modern Trends

Pearls occupy a central place in Hyderabad culture, symbolizing royalty, wealth, and tradition. Wedding seasons and festivals are prime times for the buying and wearing of pearl jewellery, with Bollywood frequently featuring Hyderabad pearl ornaments in royal scenes.

The city is home to more than 1,500 shops dealing in pearls today, a drastic increase from a handful of establishments in the early 20th century. However, technological advancements like mechanized drilling and the introduction of imitation pearls have transformed the landscape, providing cheaper alternatives but also disrupting traditional artisan livelihoods.

Summerizing, Hyderabad's pearl industry is a vibrant blend of history, art, and commerce. From royal patronage to skilled local artisans and bustling markets, the city continues to shine as India's leading centre for pearl processing and trade. Amidst evolving technology and changing global tastes, Hyderabad preserves its reputation as the "City of Pearls," sustaining cultural heritage while embracing new business opportunities and international connections.

Ref : Hyderabad Tourism and across web



# I. Miscellany



## The Technology Behind Internet, Mobile

By Soly James  
39 BHEL HIG2

### Internet Technology

The internet has become the backbone of global communication, commerce, and education. It is a massive network of interconnected computers that communicate using standardized protocols. At the core of this system is the Transmission Control Protocol/Internet Protocol (TCP/IP), which governs how data packets are sent, routed, and received.

### How the Internet Works

Every device connected to the internet is assigned a unique IP address. When a user requests information, such as loading a website, their device sends this request in the form of **data packets**. These packets are routed through a series of **switches and routers** until they reach the destination server, which then sends the data back along the same or a different path.

The infrastructure that supports the internet includes:

Undersea fiber-optic cables that link continents.

Internet exchange points (IXPs) where different networks connect.

Data centers housing powerful servers that store and deliver content.

Internet Service Providers (ISPs) who provide the last-mile connectivity to homes and businesses.

### Protocols and Layers

The internet relies on a layered architecture, often described by the OSI model (Open Systems Interconnection):

**Physical Layer:** The actual medium (cables, switches, wireless).

**Data Link Layer:** Handles node-to-node data transfer.

**Network Layer:** Responsible for packet forwarding, routing (IP).

**Transport Layer:** Ensures reliable transmission (TCP).

**Application Layer:** Where web browsers, emails, and other apps operate (HTTP, FTP, SMTP).

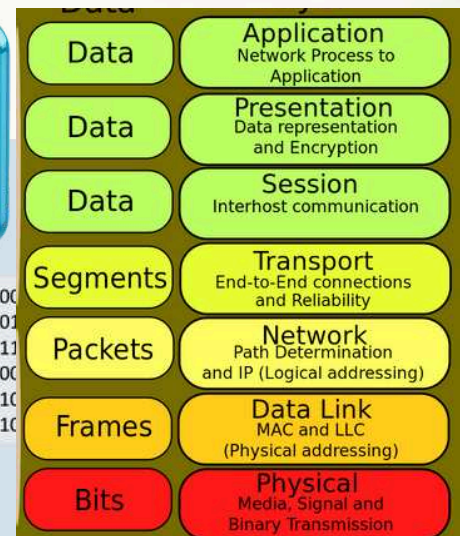


<b>Header</b>	Sender's IP address Receiver's IP address Protocol Packet number
<b>Payload</b>	Data
<b>Trailer</b>	Data to show end of packet

TO: 198.35.26.96  
FROM: 192.0.2.1  
PACKET: 28 OF 432  
SIZE: 64

01010100 01101000 01101001 01110011 00100000  
01110011 00100000 01100001 00100000 01110011  
01100011 01110100 01101001 01101111 01101111  
01101111 01100110 00100000 01110100 01101000  
00100000 01110111 01101000 01101111 01101110  
00100000 01100110 01101001 01101100 01100110

01000011 01010010 01000011





**The Cellular Revolution**

Mobile phones have evolved from bulky voice-only devices into powerful mini-computers capable of high-speed internet access, video streaming, and more. This transformation is underpinned by complex cellular technology.

**Cellular Network Basics**

Mobile communication works by dividing a geographic area into small sections called cells, each served by a base station with an antenna.

**When a user makes a call or uses data:**

The phone connects to the nearest base station.

The base station communicates with a Mobile Switching Center (MSC).

The MSC routes the signal to the intended recipient—whether it's another mobile, a landline, or an internet server.

The key technologies used in mobile networks include:

**GSM (2G):** Global System for Mobile Communication, digital voice and limited SMS/data.

**UMTS/WCDMA (3G):** Universal Mobile Telecommunications System / Wideband Code-Division Multiple Access, faster data for mobile internet.

**LTE (4G):** High-speed broadband with VoLTE, Voice over Long-Term Evolution.

**5G:** Fifth Generation, Ultra-fast data, low latency, support for IoT and autonomous systems.

**Spectrum and Frequencies**

Mobile networks rely on radio frequency spectrum—a limited resource allocated by government bodies. Higher frequencies (e.g., mmWave in 5G) offer greater bandwidth but shorter range, while lower frequencies provide broader coverage with lower speed.

**SIM Cards and Authentication**

Each mobile device uses a SIM (Subscriber Identity Module) to identify and authenticate the user on the network. The SIM stores encrypted credentials and allows roaming, messaging, and voice/data services.

## Satellite Mobile – Beyond Towers

While cellular networks dominate urban areas, satellite mobile technology provides coverage where traditional infrastructure cannot—such as in oceans, remote mountains, or disaster zones.

### Satellite Communication Overview

Satellite communication involves three components:

1. **Ground station:** Transmits and receives data to and from satellites.
2. **Satellite (in orbit):** Acts as a relay station.
3. **End-user equipment:** Mobile or fixed terminals capable of connecting to satellites.

There are three main types of satellite orbits:

1. **GEO (Geostationary Earth Orbit)** – 35,786 km above Earth. Fixed over one position. Used for TV, weather, and some satellite phones (e.g., Inmarsat).
2. **LEO (Low Earth Orbit)** – 500–2,000 km. Used by companies like Starlink and Iridium for low-latency internet and mobile access.
3. **MEO (Medium Earth Orbit)** – Used by GPS satellites and some communication systems.

### Satellite Phones vs. Regular Mobiles

Satellite phones connect directly to satellites instead of terrestrial towers. They're bulky and expensive but crucial for:

- Military communication.
- Remote area rescue missions.

## Maritime and aviation sectors.

Modern satellite systems are also integrating with smartphones. Apple's newer iPhones, for example, include Emergency SOS via satellite, enabling text-based distress calls from remote locations.

### Challenges and Innovations

- **Latency:** Signals take longer to travel to GEO satellites.
- **Cost:** Satellite phones and services are expensive.
- **Power:** Devices require stronger transmitters and larger antennas.

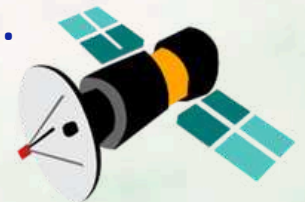
Innovations like LEO constellations are addressing these issues.

Companies such as SpaceX(Starlink), Amazon Kuiper, and AST Space Mobile aim to offer broadband and mobile coverage directly from orbit, using flat-panel antennas and phased array tech.

### Conclusion

The technologies behind the internet, mobile, and satellite communication are some of the most complex and transformative in modern history. They rely on layers of hardware, software, and protocols to deliver seamless connectivity.

As innovation continues—through 5G, LEO satellites, and AI-based networking—the world inches closer to universal, uninterrupted, and intelligent communication, no matter where we are.



## The Mountains full of Friendship (song)

By **Asmitha Gundepalli**  
7th Grade Student, Chirec  
112 BHEL HIG2



Within the mountains  
You'll find me there  
High up the mountains  
You'll play with me there  
Friendship  
You wanna know what it feels like  
Friendship  
Comes once in a lifetime



Friendship friendship  
Is like a dandelion  
Which never leaves its petals  
Unless you wanna  
Let it go  
Let it fly  
let it see  
what you're capable capable of

let it go  
Let it fly  
let it see  
what you're capable capable of  
Within the mountains  
You'll find me there  
High up the mountains  
You'll play with me there

Mountains...  
Find its beauty  
You'll find yourself  
In its light under the sun  
Where you'll be mesmerized  
About it  
Friendship friendship  
is like a dandelion  
Which never leaves its petals

Unless you wanna  
Let it go  
Let it fly  
Let it see  
what you're capable capable of  
Within the mountains  
You'll find me there  
High up the mountains  
You'll play with me there

## Thought for the Foodies

By **Aslesha Sanjeev Hajirnis**  
138 BHEL HIG2



How many of us remember the person we loved the most? The person who always gave meaning to all the simple things in our lives!! Yes, our dear dear grandmothers! There was and will always remain a beautiful bond whether our grandparents (grand fathers' too) are here or gone. Vacations to native places always meant good, homely snacks, pickles, mango morabba, papad etc.

Their culinary skills always amazed us and they also had matching skills in improvisation and logistics- things were always there at hand one or the other and left overs -no one had any idea what they meant! Every item was gorged over. They also had an amazing amount of enthusiasm and energy! Buying food from outside, going to eat out never happened, though the yearly ice-cream pots during summer vacations were always churning limitless scoops for hordes of children and relatives.

Today, when we plan to invite someone, the whole circus -- from planning a menu, shopping lists, to bringing food to the table is a daunting task...and success is never assured!

Oh yes, Swiggy, Blinkit and so many are always there for a quick-fix solution. Cannot imagine my granny ordering a pizza or idli wada or mixed vegetable from somewhere !



## "I Have No Time"

A 12 hour journey has now shrunk to 4 hours,

Yet the man says – no time .

A family of 12 is now just 2,

Yet the man says – no time.

A communication that once took 2 weeks now takes 2 seconds,

Yet the man says – no time.

Once it took years to see the face of a distant person, which appears now

in seconds – Yet the man says – no time.

The time and effort it took to move around the house, now ends in seconds with a lift, Yet the man says – no time.

The man who once stood in bank queues for hours, now completes transactions in seconds on his mobile, Yet the man says – no time.

Medical test reports that once took weeks, now happens in a few hours, Yet the man says – no time.

---

### Everyday Ironies

While riding an Activa, one hand on the handle, the other on the phone – because he doesn't have time to stop and talk – no time.

While driving a car, one hand on the steering, the other on WhatsApp – because he has no time .

In a traffic jam, he jumps lanes to create a new one. Because he has no time .

Among friends and company, his fingers are busy on the phone, because he has to be somewhere – no time .

When alone, he is relaxed.

But becomes restless in the presence of others – Because he has no time.



What He Has No Time For

No time to read books

No time to call parents

No time to meet a friend

No time to enjoy nature

No time for family

No time to eat

No time to sleep

---

But He Has Time For...

IPL

Netflix

Pointless reels

Debating politics

☞ Yet no time for himself!

---

The Reality

The world became simpler,

Technology came closer,

Distances disappeared,

Comforts increased,

Opportunities grew...

Yet man kept saying no time — and drifted away from himself.

---

What We Forget

To sit silently

To speak with oneself

To understand oneself

To laugh for a few pure moments

But he can't since – no time .

---

The Final Truth

One day, time itself slips away.

In that final moment, he realizes:

> "There was time, but I kept saying no time ... and forgot to live."

---

The Message

Keep a little time for yourself

Give a little time to relationships

Live a little for your heart, peace, and essence of life

⚡ Because no time is not the truth... it's just a habit. And it needs to change.

# Creative Commons



By **Rony K Roy**  
**39 BHEL HIG2**



## Sharing with Respect in the Digital Age

Ramesh uncle from Lucknow has always been passionate about cooking. For years, he wrote down family recipes—his mother’s kachori, his wife’s masala chai, his own special pulao. Whenever friends came over, he happily shared the recipes, adding a little note: “Don’t forget, this is my grandmother’s secret touch!” He didn’t mind people using his recipes. What mattered was that they remembered the family behind them.

This spirit of sharing is exactly what Creative Commons is all about.

### What Is Creative Commons?

Think of copyright as locking your recipe book in a cupboard. No one can touch it without asking you.

Think of the public domain as leaving the recipe book outside the colony gate, where anyone can take it—without your name on it.

Now imagine you lend your recipe book to a neighbor and say:

“Please give me credit if you share this recipe.”

“Don’t use it to start a restaurant.”

“If you change the recipe, share the new version openly with others.”

That’s Creative Commons (CC). It’s a license that says: “I want to share, but here are the rules.”

### Why Should Senior Citizens Care?

For people like Ramesh uncle—and many of us who enjoy writing, singing, teaching, or preserving memories.

Creative Commons offers three big benefits:

#### 1. Passing on Traditions

Suppose you write down your family’s history or publish devotional songs you’ve collected. With a CC license, others can use them, preserve them, and even build on them—while giving you due credit.

#### 2. Finding Safe, Free Material

Do you make cultural presentations for your senior citizens’ club? Or maybe slideshows for your grandchildren? With Creative Commons, you can find free-to-use photos, videos, and music without worrying about copyright violations.

#### 3. Encouraging Community Spirit

Just like we exchange recipes, home remedies, or bhajans with neighbors, CC creates a digital library where knowledge and creativity can circulate freely.

### How It Works

Creative Commons offers different types of licenses—like setting rules in your own home.

#### Some examples:

**CC BY** → Anyone can use it, but must mention your name.

**CC BY-NC** → Non Commercial, Free to use, but not for business.

**CC BY-ND** → No Derivatives, the original to be used verbatim.

**CC BY-SA** → Share Alike, Free to use, but if they change it, they must also share the new version freely.

These licenses are shown as simple “CC” symbols online.

### Back to Ramesh Uncle

One day, he uploaded his grandmother’s masala chai recipe online under a Creative Commons license. 36

Soon, a student in Chennai used it for a cultural event, a blogger in Kerala added her own twist with cardamom, and a teacher in Delhi shared it in a school project about Indian food traditions. Everywhere the recipe went, Ramesh uncle's name traveled with it. He smiled and said, "My chai has reached more people than I ever imagined-without me even leaving home."

## The Takeaway

Creative Commons is about sharing with dignity and respect. It's the digital version of India's age-old tradition of passing on recipes, stories, and songs from one generation to the next. In short: it helps ensure that what you create doesn't get lost—and that when others use it, they remember you.

<https://creativecommons.org/>

## Feedback (on previous edition of Jul 2025)

Your Feedback Counts

Community notes "Are we happy" by Sri Wanchoo Garu is very nice and informative.

**CSR Murthy, 151 HIG2**

Nicely covered the all round topics in our community Magazine 👍 Income tax info is 🙌🙌 A small feedback: The LTCG & STCG rules could have been added in a crisp table

**R Vijayakumar, 59 HIG2 (at Page 38)**

All the articles are very informative. Request our seniors from finance to give more insights on filling 15G/15H for avoiding TDS on bank interest, FDs, RBI/corporate bonds, mutual fund and dividend income.

**SK Pandey, 162 HIG2 (at Page 38)**

Excellent coverage of articles. Keep it up. 👍

**Dr Nagesh, 104 HIG2**

Superb.....

**Hari Darshan, 102 HIG2**

Nice edition! 🙌🙌🙌

**G Appa Rao, 112 HIG2**

Interesting to read with good font size in bold letters. All topics are informative

**Nagamani Vadlamani, 76 HIG2**

Excellent compilation of useful topics

**Madhu Babu, 117 HIG2**

Excellent content

**Bhaskara Rao, 77 HIG2**

Very nice, Attractive, Impressive

**Gunti Lakshminarayana, 78 HIG2**

Congratulations! Interesting and informative articles in an easy to read format.

**KAR Kalyani, 162 HIG2**

Finance notes covering IT updates is 🙌

**V V Ramagopala Rao, RnD**

I truly appreciate all the effort that went into completing it, and the initiative is wonderful. I am glad to be a part of this magazine.

**Ms Sushma Ankam, 119 HIG2**

This edition has come up to the expectations of becoming a family magazine! Hearty congrats to the highly motivating team in bringing up articles on a wide variety of topics, creating a new found outlet for writing on matters of interest like expressions ranging from social skills to financial skills, health tips to healthy food habits, happenings and awareness around ...takes us out of our mundane and monotonous everyday life and shows a brighter and wonderful side of who we are!


Keep it up! 🙌👍

**Aslesha Sanjeev Hajirnis, 138 HIG2**

## In response to Feedback

Tax Rates for FY 2025–26 (AY 2026–27)			
Capital Gain Type	Period	Exemption Limit	Tax Rate
LTCG – Listed equities / equity funds / business trust units	> 12 months	₹1,25,000 per year (applies only for listed securities under Section 112A)	12.5% on amount exceeding ₹1.25L
LTCG – Other assets	> 24 months	No standard exemption	12.5%, indexation <b>not available</b> (for sales on or after 23-07-2024)
STCG – Equity shares / equity mutual funds where STT paid (Section 111A)	≤ 12 months	Nil	20% flat (no indexation)
STCG – Other assets	≤ 24 months	Nil	Taxed as per individual's slab rate

### Form 15G vs Form 15H (Eligibility & TDS Thresholds)

Feature	Form 15G (Below 60 yrs)	Form 15H (60 yrs & above)
Who can submit	Resident Individuals, HUFs, Trusts, < 60 yrs	Resident Senior / Super Senior Citizens (≥ 60)
Condition	Total taxable income below exemption limit	Tax liability = NIL (after deductions & rebates)
From FY 2019–20	₹40,000	₹50,000
From Sept 2025	₹50,000	₹1,00,000 
Where to submit	Banks, post offices, EPFO, etc.	Same places
Validity	1 Financial Year (re-submit yearly)	Same

## HUMOUR

### Lost and Found

At a community hall, an announcement was made:

“Has anyone lost a bundle of notes tied with a rubber band?”

A man quickly stood up.  
“Yes! That’s mine!”

The announcer smiled,  
“Wonderful! We found the rubber band.”

“The best way to predict the future is to create it”

Thought of the Day



EDITORIAL TEAM	
	RK Wanchoo
	AV Manikya Rao
	CA KJ Roy
	D Nageshwar
	R Vijayakumar (MC co-ordinator)