



MPF SRUJAN

FIRST EDITION

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ABOUT MAHESH PROFESSIONAL FORUM (MPF)

Mahesh Professional Forum (MPF) is a dynamic community platform meticulously managed and guided by the apex body **Mahesh Forum Charitable Trust (MFCT)**.

MPF is a vibrant platform where **Maheshwari professionals** and like-minded individuals come together to share knowledge, foster growth, and contribute to the betterment of society. This inclusive community spans a diverse spectrum of ages, genders, professions, and skills, uniting architects, designers, lawyers, educators, artists, sportspersons, doctors, engineers, chartered accountants, company secretaries, and many more under one roof.

AT THE
HEART OF MPF
LIES A SHARED

VISION

To empower members to become leaders in both their professional and personal lives. By providing a space for experience-sharing and collaboration, the forum aims to build strong values within the Maheshwari community.

Members are encouraged to take on social responsibility, actively participating in charitable initiatives and addressing pressing societal issues such as sustainability and economic challenges.

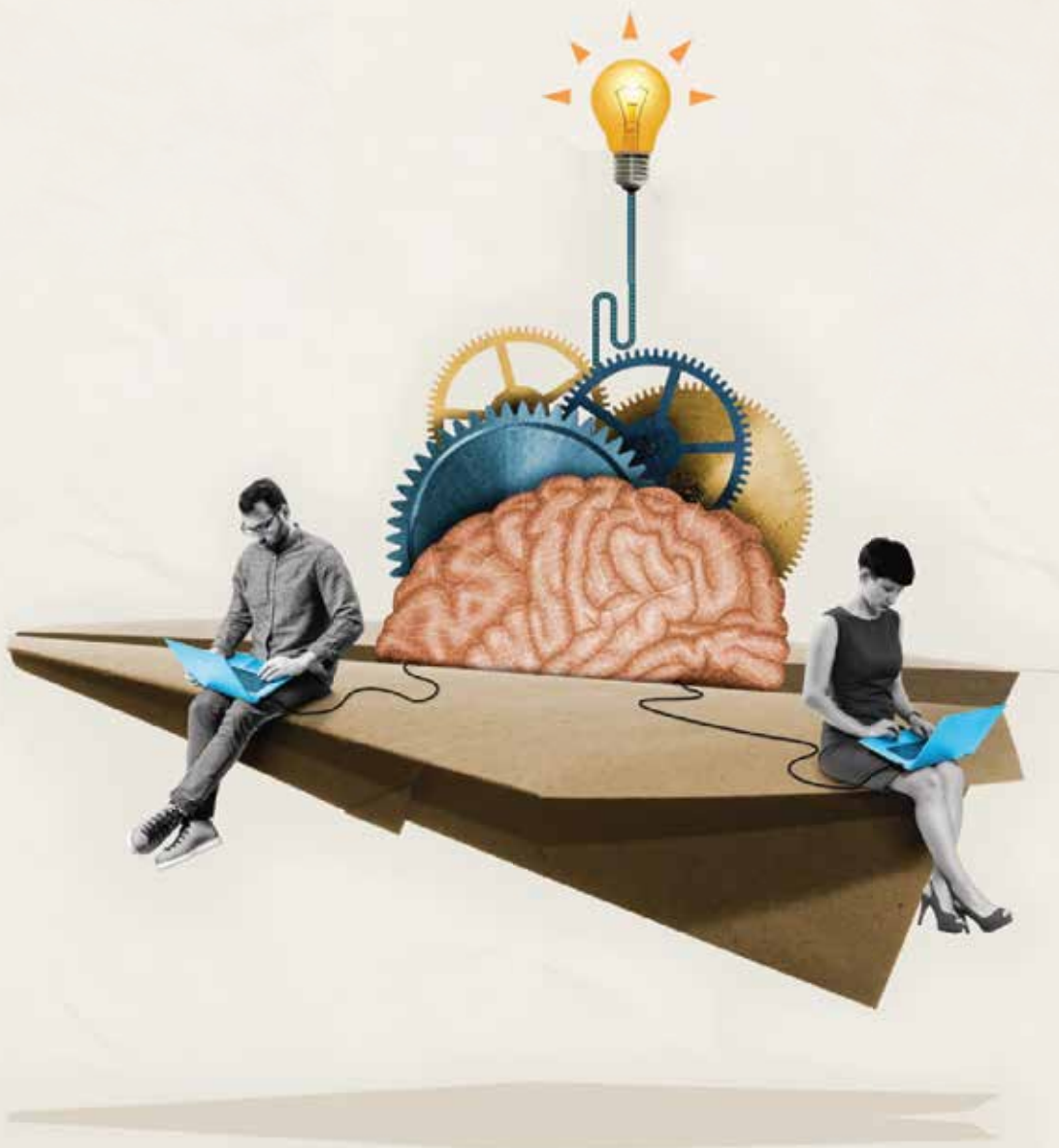
Beyond professional development, **MPF** offers a holistic approach to personal growth, incorporating spirituality, education, entertainment, sports, and cultural activities into its programming. Regular interactions and family get-togethers foster a strong sense of belonging and create opportunities for members to excel in their talents and skills.

To ensure the long-term sustainability and impact of **MPF**, the **Mahesh Forum Charitable Trust (MFCT)** was established. This apex body oversees the network of MPFs, fostering unity among Maheshwari community members and addressing common social concerns. **MFCT** is committed to transforming **MPFs** into structured organizations, empowering members to emerge as leaders in their respective fields while maintaining a healthy work-life balance.

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MFCT through **MPF** generates funds through charitable activities with a focus on providing educational aid to needy student to complete their professional education.

Through a combination of professional development, community engagement, and personal enrichment, **MPF** is creating a positive and lasting impact on the **Maheshwari community and beyond**.



ABOUT MAHESH PROFESSIONAL FORUM (MPF)

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जय महेश।

मुझे यह जानकर अत्यंत हर्ष हो रहा है कि **माहेश्वरी** समाज के अग्रणी सामाजिक संगठन के रूप में, **एमपीएफ (महेश प्रोफेशनल फोरम)** एक नयी ई-पत्रिका, '**एमपीएफ सृजन**' का शुभारंभ कर रहा है। पिछले एक दशक से, **एमपीएफ** हमारे समुदाय के लोगों के व्यक्तिगत और व्यावसायिक विकास के लिए विभिन्न सराहनीय पहल कर रहा है।



'**एमपीएफ सृजन**' निरसंदेह एक महत्वपूर्ण कदम है। यह ई-पत्रिका पूरे देश में फैले **माहेश्वरी समुदाय** के सभी वर्गों के व्यक्तियों का सशक्तिकरण करेगी। यह ज्ञानवर्धक और आकर्षक लेखों, चर्चाओं और संसाधनों का एक समृद्ध मिश्रण प्रदान करेगी। जो सभी आयु समूहों और व्यवसायों के लिए लागू होगा।

एमपीएफ सृजन का उद्देश्य आपकी जिज्ञासा को जगाना और आपके ज्ञान को बढ़ाना है, जो अंततः आपको एक बहुमुखी व्यक्तित्व के रूप में गढ़ेगा। यह व्यक्तित्व आपके व्यक्तिगत और व्यावसायिक जीवन दोनों में, साथ ही साथ समाज में भी योगदान दे सकेगा।

मुझे पूरा विश्वास है कि यह ई-पत्रिका महिलाओं और किशोरों सहित हमारे समुदाय के सभी वर्गों के सशक्तिकरण में महत्वपूर्ण भूमिका निभाएगी। मैं सभी **माहेश्वरी** बंधुओं से आग्रह करता हूँ कि वे '**एमपीएफ सृजन**' को नियमित रूप से पढ़ें और इससे सीखें। आइए, हम सब मिलकर अपने समुदाय और राष्ट्र के विकास में योगदान दें। इस अभिनव पहल के लिए **एमपीएफ** को हार्दिक शुभकामनाएं!

श्री संदीपजी काबरा

राष्ट्रीय अध्यक्ष (सभापति),

अखिल भारतवर्षीय माहेश्वरी महासभा

जय महेश।

सर्व प्रथम **महेश प्रोफेशनल फोरम (MPF)** को **एमपीएफ सृजन ई-पत्रिका** के लिए शुभकामनाएं।

माहेश्वरी समाज का इतिहास, उद्यम और परिश्रम की एक अद्भुत गाथा है। राजस्थान की धरती से निकलकर हमने न केवल भारत में, बल्कि वैश्विक स्तर पर अपनी एक अलग पहचान बनाई है। हमारी मेहनत, जोखिम उठाने की क्षमता, नवीनता और ईमानदारी यह हमारी प्रमुख विशेषताएँ रही हैं।



यह उपलब्धियाँ संभव हुई हैं हमारे समाज में व्याप्त एकता, सहयोग और आपसी मदद के कारण। हमने हमेशा एक-दूसरे का साथ दिया है, और इसी सहयोग के बल पर नई ऊँचाइयों को छुआ है।

एमपीएफ सृजन यह **ई-मैगज़ीन** इसी सहयोग की भावना को और मजबूत करेगा। इस ई पत्रिका का उद्देश्य समाज के हर वर्ग तक ज्ञान और जानकारी पहुंचाना, ताकि हम सभी मिलकर एक उज्ज्वल भविष्य का निर्माण कर सकें।

एमपीएफ ने हमेशा **माहेश्वरी समाज** के कल्याण के लिए अग्रणी भूमिका निभाई है। यह **ई-मैगज़ीन** भी इसी दिशा में एक महत्वपूर्ण कदम है। हम चाहते हैं कि इस मंच का उपयोग करके आप अपने ज्ञान और अनुभव को साझा करें, जिससे आने वाली पीढ़ी प्रेरित हो सके। यह हमारा सामूहिक दायित्व है। ऐसा करके हम न केवल **माहेश्वरी समाज** को, बल्कि पूरे देश को लाभ पहुंचा सकते हैं।

मैं आप सभी से अपील करता हूँ कि आप इस **ई-मैगज़ीन** का अधिक से अधिक लाभ उठाएं और इसे उन लोगों तक पहुंचाएं जिन्हें इसकी जरूरत है।

आप सभी को हार्दिक शुभकामनाएं!

श्री मधुसूदनजी गांधी

अध्यक्ष- महाराष्ट्र प्रदेश माहेश्वरी सभा

EDITORIAL

Jai Shri Krishna,

I warmly welcome you all to the joyous launch of our **e-magazine, MPF Srujan!** The name **Srujan**, meaning creation and creativity, perfectly captures the spirit of this initiative.

As we know, **e-magazines** are the need of the hour—like digital rejuvenation for our bookshelves. They allow us to access content instantly from anywhere in the world with an internet connection.

Not only are they cost-effective, but they also offer an interactive experience with multimedia elements that enrich the reading journey. And, of course, they contribute to an eco-friendly way of consuming information.

MFCT and the entire **MPF** family extend heartfelt thanks to all the **article contributors, the governing council team, Zone 2 directors, the proofreaders, magazine designers, and the entire Srujan team** for bringing this special magazine to life. You all serve as inspiring mentors, and we are grateful to have you on this journey.

We will release three editions each year, with contributions from three **MPF zones**. This publication will have a pan-India reach through the **MPF website**, connecting with **Maheshwari organizations across the country**.

Srujan is more than a magazine—it's fostering a sense of community among our readers. If you have ideas or stories that inspire others, we invite you to share your creative thoughts. **We would love to hear from you!**

Thank you, and Jai Mahesh!

Mrs Shruti Karnani
President Trustee
Mahesh Forum Charitable Trust (MFCT)





Anup Baheti

MPF North – President Elect

संगठन में ही शक्ति है !!



संगठन एक ऐसी संकल्पना है जो मनुष्य जीवन में एक मौलिक भूमिका निभाती है। **संगठन** में वह शक्ति है जिससे आत्मीयता व प्रेम भावना से समाज उन्नति पथ पर अग्रसर हो सकता है। यह एक ऐसी संरचना है, जो विशिष्ट सामाजिक कार्य पूर्ण करने हेतु अस्तित्व में आती है। इसमें **परिवार, शिक्षा, धर्म, अर्थ, स्वास्थ्य, संस्कृति का जतन**, आपसी मेल जोल आदि क्रियाओं का समावेश होता है।

मूलतः व्यक्ति एक सामाजिक प्राणी है। उसकी प्रकृति ही समाज प्रेमी है। क्योंकि उसकी आवश्यकताओं की पूर्ति एवं सर्वांगीण विकास समाज में ही रहकर हो सकता है। एक सुप्रसिद्ध कहावत है कि '**अकेला चना भाड़ नहीं फोड़ सकता**', अर्थात् **अकेला व्यक्ति अपने दम पर किसी भी बड़े काम को अंजाम नहीं दे सकता**। उसके लिए अनेक व्यक्तियों का सहयोग आवश्यक होता है। और यही **संगठन** की अंतरधारणा है। **संगठन** समाज की ऐसी स्थिति है, जिसमें एक ही समाज के विभिन्न व्यक्ति, समान ध्येय व उद्देश्यों के पूर्ति के लिए कार्यरत होते हैं। समाज के सवानोमुखी विकास के लिए संगठनों का अस्तित्व अत्यावश्यक है। **माहेश्वरी समाज के व्यक्ति, परिवार, समाज** को अग्रसर रखने हेतु **माहेश्वरी संगठनों** का अस्तित्व में होना महत्वपूर्ण ही नहीं, अपितु अनिवार्य है।

मनुष्य जीवन में **संगठन** का बड़ा महत्व है। क्योंकि **संगठन** न केवल लोगों को एक साथ लाता है, बल्कि **संगठन** उनमें अपनेपन और साझी पहचान की भावना पैदा करता है। यह आपसी सहयोग, सहकारिता और सामंजस्य को भी बढ़ावा देता है। आपसी बंधन एवं विश्वास को मजबूती प्रदान करता है।

संगठित होने के निम्नलिखित लाभ हैं:

परस्पर संपर्क -

संगठन के माध्यम से आपसी संपर्क आसानी से बढ़ते हैं। विभिन्न क्षेत्र में कार्यरत व्यक्तियों के विचारों का सहज रूप से आदान-प्रदान संभव है। भिन्न-भिन्न लोगों से मुलाकातें होती हैं, जिससे व्यक्ति का सामाजिक दायरा बढ़ता है। वह व्यक्ति के कार्यक्षेत्र, व्यावसाय व्यवहार और विचारधारा को प्रभावित करता है। उससे मनुष्य का व्यक्तित्व और अस्तित्व **संगठन** के माध्यम से जो सामाजिक संपर्क बनते हैं, वे बच्चों की पढ़ाई, कार्यक्षेत्र, वैवाहिक रिश्ते जोड़ने तथा व्यापार-व्यवसाय संबंधी आवश्यक जानकारी प्राप्त करने में महत्वपूर्ण भूमिका निभाते हैं। **सांगठनिक** संपर्कों के माध्यम से, कई बार अटके हुए काम झटके में पूरे हो जाते हैं।

शीघ्रता से प्रभावपूर्ण कार्य संपन्न -

संगठन के माध्यम से सामाजिक सेवा उत्थान के कार्य तथा अनावश्यक प्रथाओं की समाप्ति हेतु लिए गए निर्णय शीघ्रता से एवं प्रभावपूर्ण तरीके से अमल में आते हैं।

संस्कृति और संस्कारों का संवाहक -

संगठन अपनी संस्कृति और संस्कारों का संवाहक होता है। सामाजिक **संगठन ज्ञान, रीति, परंपरा, मूल्य, विरासत, इतिहास, संस्कृति, संस्कार** आदि पहलुओं को पीढ़ी दर पीढ़ी हस्तांतरित करने का एक सशक्त माध्यम है। व्यक्ति **संगठन** के माध्यम से सामाजिक मानदंड, रीति रिवाज और व्यवहार पैटर्न सीखते हैं जो उसकी पहचान को आकार देते हैं।

स्नेह, सहयोग, सामंजस्य भावना का विकास -

संगठन द्वारा आयोजित कार्यक्रमों के माध्यम से, मिलजुल कर काम करने का और चुनौतियों का सामना करने का अवसर प्राप्त होता है। इससे लोगों में परस्पर **स्नेह, सहयोग, सहिष्णुता, साहस, नेतृत्व क्षमता** एवं मित्रता का भाव विकसित होता है।

संसाधनों की विपुलता -

व्यक्ति की अपेक्षा, **संगठन** के माध्यम से समाज सेवा योजनाओं के लिए आर्थिक एवं मानवीय संसाधन जुटाना अधिक आसान होता है। **संगठन** से जुड़कर ही हम अपनी सेवा की भावना को सहज रूप से मूर्त रूप दे सकते हैं।

अवसरों की जानकारी एवं समस्या समाधान -

संगठन में आने वाले व्यक्ति विविध **दृष्टिकोण, ज्ञान और विशेषज्ञता** से भरे होते हैं। वह आपस में चर्चा करते हैं, और जानकारी साझा करते हैं। जिससे वर्तमान में एवं भविष्य में आने वाली कठिनाइयों, अवसर आदि से निपटना आसान होता है। इससे, किसी भी सामाजिक समस्या का निदान-समाधान खोजना आसान हो जाता है।

सामाजिक सुरक्षा प्राप्त होती है -

अतीत काल में संयुक्त परिवार प्रथा, सामाजिक सुरक्षा का कार्य करती थी। **व्यक्ति की बीमारी, मृत्यु, दुर्घटना, वृद्धावस्था में उत्पन्न कठिनाइयां, व्यावसायिक चुनौतियाँ, परिवार की सहायता से अनुभव नहीं होती थी।** किन्तु वर्तमान में अधिकांश परिवार एकल परिवार के रूप में जीवन यापन कर रहे हैं। यदि इन परिवारों पर विपत्ति आती है, या किसी समाज बंधुके साथ अन्याय होता है, तो ऐसे समय में स्थानीय **संगठन** के सदस्य बिना बुलाए ही परिवार समान (Like family) खड़े हो जाते हैं। धीरज देते हैं, विपदा से उबरने का मार्ग प्रशस्त कर देते हैं।

नेतृत्व गुणों का विकास -

संगठन नए लोगों से मिलने का एक आदर्श स्थान है। इसके माध्यम से कार्यानुभव, अनुशासन, निर्भीकता, नेतृत्व क्षमता, सबको साथ लेकर चलना, दर्शकगणों (audience) के सामने बोलने का कौशल आदि सब कुछ सहज ही प्राप्त हो जाता है।

संगठन शक्ति का स्रोत है -

संगठन में बड़ी शक्ति होती है। **संगठन समाज, संस्था और परिवार** कभी भी असफल नहीं होते। आपसी **प्रेम, स्नेह, आत्मीयता और सहयोग** की भावना से **व्यक्ति, परिवार, समाज, देश** की भी उन्नति ही होती है। हमेशा से यह मान्यता रही है कि, हमारी पहचान समाज **संगठन** से जुड़े रहने पर तेजी से बढ़ती है। जो एक लंबे समय के लिए किए गए निवेश के समान है।

संक्षेप में **संगठन** व्यक्तिगत पहचान, सामाजिकीकरण और सामूहिक प्रगति को आकार देने में एक मौलिक भूमिका निभाता है। अपने सदस्यों के बीच परस्पर जुड़ाव की भावना जागृत करने एवं बनाए रखने के लिए **संगठन** के अलावा दूसरा कोई विकल्प नहीं है।



Dr. Snehal Bajaj

BAMS, MBA, SMP(IIM Ahmedabad)

A Mom's Chaotic Return to College (At Age 35!)



Textbooks and Tantrums

Ten years in the working world, and the thought of **college again?** Enough to make anyone want to curl up with their favorite childhood blanket! But that's exactly what I did – me, **a healthcare IT pro with a super-energetic 7-year-old son**. Textbooks? It felt like ages since I'd even seen one! So, what made this mama bear jump back into the learning pool?

In MPF Uptown, I met **Rashmiji Bhattad**. Unlike most, she radiated quiet determination, enrolled in an executive program at **IIM Ahmedabad**. As a **working mom** myself, the idea of a fellow parent tackling academics was inspiring. **Rashmiji's story lit a fire – I too could pursue knowledge!**

Well, the truth is, it wasn't a sudden urge. It was a slow simmering pot of **"gotta keep learning"** mixed with a dash of **"my career needs a leadership sprinkle"**. My background was laser-focused on healthcare, and while I loved it, I craved a broader understanding of business to truly step into those leadership roles I knew I was capable of. Plus, let's not forget the ever-present ambition lurking in the back of my mind. There were whispers of promotions, and I wanted to be ready to roar, not stammer, when they came knocking.

Of course, the decision wasn't made over a box of cookies (although there were plenty of those consumed during late-night study sessions). There were options galore – sticking to my comfortable path, maybe some online courses here and there, or even a full-time program (which, let's be honest, wasn't exactly feasible with a tiny human clinging to my leg). **But then came the golden option: a part-time, blended learning executive education program at IIM Ahmedabad, a name that held the weight of academic excellence.**

Now, here's where the real fun began. **The first hurdle? The price tag.** Let's just say, ten lakhs is a serious investment, enough to make even the most enthusiastic learner sweat.

The biggest hurdle was the time commitment. For a year, it meant quarterly on-campus classes and dedicating weekends to studying, leaving no time for family time and brunch dates with the girls. **Would it challenge me? Would it propel me towards my career goals? Thankfully, IIMA ticked all the boxes.**

The decision itself wasn't made with a snap of the fingers (**more like a series of deep breaths and pep talks**). First, I had to mentally prepare myself for the late nights and the inevitable sacrifices (**hello, social life!**). Then came the family summit – discussions, negotiations, and ultimately, their unwavering support. Mentors became my cheerleaders, and my amazing family transformed into a well-oiled delegation machine. Parents stepped in, my husband became a superhero house-husband, and even my son, bless his heart, became a part-time tutor (**"Mommy, explain why Virat is bigger brand than Rohit?"**). Finances were juggled, house help increased, and some chores were ruthlessly outsourced (**because laundry can wait, but knowledge cannot!**).

But amidst the planning and support, there was a nagging doubt: could I actually do it? Would I crumble under the pressure? The answer, my friends, is a resounding yes (and a sprinkle of "almost didn't make it"). **Balancing work, family, studies – it was a constant juggling act**, with weekends feeling more like sprints than leisurely strolls. Time management became my new superpower, with color-coded schedules and alarms set at ungodly hours.

There were moments of pure panic, the kind that makes you want to hide under the bed. Fear, anxiety, the crushing weight of **"what if I fail?"** – they all came knocking. **But then there were the small victories**, the moments of understanding, the camaraderie with fellow students from diverse industries, each with their own stories and insights. **Fueled by shared cups of coffee through late-night study marathons**, we cheered each other on through breakthroughs & relentlessly pushed one another towards the finish line.

The learnings went far beyond textbooks. I developed a 360-degree view of business, a structured approach to decision-making, and **leadership skills that would make any boss proud**. Each industry leader I interacted with offered a fresh perspective, and a spark of



entrepreneurial spirit ignited within me. My newfound knowledge and perspective meant I could hold my own with superiors and bosses. It was like a mental upgrade – like trading in a flip phone for the latest smartphone. Suddenly, complex issues were clear, strategic thinking flowed effortlessly, and **my leadership skills were sharper than ever.**

Plus, there was the unforeseen benefit of my son becoming a walking, talking billboard for his **"super brainy mom"** at school. Those bragging rights were definitely worth the late-night study sessions. **Who knew my journey back to school would turn into a life lesson for both of us?**

Was it worth it? Every single penny, every sleepless night, every missed brunch. This experience opened doors to **new career opportunities**, not to mention a whole new way of thinking. There's a certain pride that comes with conquering a challenge like this, and the respect I've earned – both professionally and personally – is something I'll forever cherish. Plus, **the network I built with industry leaders? Priceless!**

So, if you're out there, toiling away and wondering if that back-to-school itch can be scratched, let me tell you – it absolutely can. It won't be easy, there will be tears (of frustration and joy!), and you might even lose yourself in a textbook labyrinth. But as Nelson Mandela wisely said, **"Education is the most powerful weapon which you can use to change the world."** So, are you ready to empower yourself? The classroom (or online portal) awaits!

इस लेख के हिंदी संस्करण के लिए नीचे दिए गए लिंक का उपयोग करें

<https://docs.google.com/document/d/1INzOWz2rbHuRKjaoEHfZwljVwhZoUvm60GG8UjcEdWA/edit?usp=sharing>





Dr. Anoushka Bhutada

Physiotherapist, Health Coach

Start Small, Live Big

Simple Tips for Lifelong *Health*



In today's fast-paced world, our drive for success often leads us to neglect our well-being. Sedentary lifestyles, characterized by sitting for long periods, excessive screen time, and high-stress levels, push us toward making easy and quick choices: fast food over nutritious meals, and prolonged sitting over physical activity. This path, however, is paving the way for a larger pandemic—obesity, hypertension, early-onset heart diseases, and diabetes—issues that are increasingly affecting future generations.

But can we solely blame our environment? The answer is no. While we may not be able to change our surroundings entirely, we do have the power to make healthier habits and choices. Instead of sitting in the passenger seat and being on auto-pilot, let's take charge by being the drivers of our lives. By incorporating healthier practices into our daily routines and making them a part of our lifestyles, we can lead ourselves toward better health outcomes.

Think about it! It's like using your phone every day without thinking too much about it. Similarly, incorporating elements like nutritious eating, a balanced diet, regular exercise, and daily movement may initially seem difficult and intimidating. But choosing these uncomfortable yet beneficial options is a good place to start, even if it seems complex at first.

Remember, the decisions we make today influence our tomorrow. Once these healthy choices become an intrinsic part of our routines, they turn into lifelong habits, ensuring sustained well-being for years to come.

Where Can We Start and How Can I Be Consistent?

Your lifestyle affects everything—how you sleep, your stress levels, water intake, dietary choices, daily activities, habits, and spirituality. **Starting small with daily routines can make a significant difference:**

1. Try to exercise for at least **30 minutes** a day, which adds up to **150 minutes** a week. You can make it even easier by dividing your workouts into **10-15 minute** sessions, **2-3 times** a day. Easy, right?
2. If you tend to binge eat, try swapping to healthier options like protein-rich snacks or fruits. Set regular meal times that work for you.
3. Reduce stress by adding **10-15 minutes** of meditation to your morning or bedtime routine. Exercise also helps you cope with stress.
4. Stay hydrated by drinking **2.5-3 liters** of water daily. Set alarms every **1.5-2 hours** to remind yourself to drink a glass of water or take a few sips.
5. Consider finding a mentor who can offer guidance and keep you accountable on your journey.
6. Instead of sitting in one place for long periods, take small breaks and walk around.
7. Exchange your slow walks with brisk walking if not running.
8. Walk for at least **5 minutes** after every meal to improve digestion and nutrient uptake.

Remember to take one step at a time because progress takes time and consistency. And yes, initially, it can be very uncomfortable and painful, but as the saying goes, "**No pain, no gain.**" These small adjustments can improve how you feel every day.

Overcoming Common Exercise Excuses

1. "I'm too old or too young to start working out."

- Anyone can start exercising, no matter their age. Whether you're a kid or a senior, there are exercises that are safe and beneficial for you.

2. "I haven't exercised before."

- It's okay to start now, even if you've never exercised. Begin with simple activities like short workouts or yoga. You can build up from there as you get more comfortable.

3. "I am overweight or underweight."

- Exercise is helpful for everyone, no matter their size. Starting now will help you get healthier. There are exercises that can be adjusted to fit your needs.

4. "I don't have time."

- Incorporate short bursts of activity throughout your day, like taking the stairs instead of the elevator or doing a quick **10-minute** workout before a meal. Schedule workouts into your daily routine, treating them as important appointments.

5. "I'm too tired."

- Exercise and a good lifestyle can boost your energy levels and improve overall

sleep quality. Start with low-intensity activities like walking or stretching, which can help without making you feel too taxed.

6. "Gyms are too expensive."

- Many exercises can be done at home or outdoors for free, such as walking, bodyweight exercises, or using affordable equipment like resistance bands.

7. "I'm not motivated."

- Find a workout buddy or join a fitness group to stay accountable and motivated. Set realistic goals and track your progress to see improvements over time, which can boost motivation.

8. "I'm afraid of getting injured."

- Start with exercises that are low-impact and focus on proper form. Consult a fitness professional or physical therapist to create a safe exercise plan tailored to your abilities and goals.

Exercise is something that anyone can do. Remember, overcoming these excuses often starts with taking small steps and finding activities that you genuinely enjoy. Don't worry about feeling unsure—start at your own pace and keep going. Consistency and persistence are key to making exercise a sustainable part of your lifestyle.

Choosing the Right Workout for You

When it comes to workouts, the options are plentiful and diverse, ensuring there's something for everyone. The key is to find something that matches your interests and enjoyment to help you stay committed. **Here are a few examples to consider:**

1. **Weight Lifting**
2. **Functional Training**
3. **Yoga**
4. **Aerial Yoga**
5. **Trekking**
6. **Aquatic Workouts**
7. **Zumba**
8. **Pilates**
9. **Kickboxing**
10. **Cycling/Spin Classes**
11. **Tai Chi**
12. **Martial Arts**



Choose a workout that excites you and suits your lifestyle, making it easier to maintain a consistent exercise routine.

Importance and Benefits of a Good Lifestyle

- 1. Enhanced Confidence:** A good lifestyle boosts confidence levels significantly, along with good posture.
- 2. Disease Prevention:** Reduces the risk of chronic illnesses such as heart disease, diabetes, and certain cancers.
- 3. Emotional Well-being:** Promotes happiness, reduces stress, and improves mental health.
- 4. Longevity:** Increases lifespan and enhances the quality of life in later years.
- 5. Financial Savings:** Reduces healthcare expenses and lost productivity due to illness.
- 6. Improved Energy Levels:** Enhances overall energy and productivity throughout the day.
- 7. Better Sleep:** Promotes restful sleep patterns, aiding in overall health and well-being.
- 8. Healthy Weight Maintenance:** Helps in achieving and maintaining a healthy weight, reducing the risk of obesity-related conditions.
- 9. Stronger Immune System:** Supports a strong immune system, reducing susceptibility to infections.
- 10. Enhanced Social Life:** Facilitates more active social engagements and improves the quality of social interactions.

In today's busy world, neglecting our health is like **"living on borrowed time."** By making small changes—like eating better, moving more, and managing stress—we can build healthier habits for the future. Overcome excuses and start with simple exercises that fit into your life. Choose activities you enjoy making stay yourself active easier. By prioritizing health today, we ensure a better tomorrow for ourselves and future generations. We also ensure happiness for our families and the ecosystem we are part of, growing in leaps and bounds.

Stay Fit, Stay Healthy.



CS Pramodkumar Laddha

*Company Secretary &
Insolvency Professional*

Succession Planning

Private Family Trust



INTRODUCTION

An effective family **Business Succession Planning** not only establishes a smooth transition of leadership in the business between generations, but it also ensures that the control over the business is retained in the family. In addition, adequate wealth planning could also help prevent unwarranted long and expensive legal disputes between heirs in multiple jurisdictions.

Family business succession planning can be achieved through various structures depending upon parameters like the degree of control over the purpose for which the wealth can be used, the manner in which it may be used and the like. One of the most common structures to manage family wealth is **"Private Family Trust"**.

The fact that a private **trust** offers numerous advantages, **(safeguarding against possible losses due to family-related liabilities which may arise from unforeseen events divorce, death, re-introduction of estate duty in India, etc. to mention a few)** and the ease and flexibility of formulating the mechanics to ensure that the needs, requirements and the objective of the entire family are met, makes it a popular arrangement while planning the transition of **family business**.



What Is A Private Family Trust?

In basic terms, a Trust is a legal arrangement between the settlor (**the person setting up the Trust**) and the **Trustee**, such that the assets transferred to the **Trust** are managed by the **Trustee** for the benefit of certain Beneficiaries, keeping in mind the wishes of the settlor. Upon execution of the **Trust** deed, the **Trust** is formed and all pertinent information regarding asset management and distribution, the extent of powers granted to the **Trustee**, and succession of the **Trustees**, are recorded within it. It is also possible to include details of the Guardians who will take care of the finances for any minor Beneficiaries. Since the **Trust** deed serves as the charter document, it is imperative to ensure that all details are clearly and accurately outlined.

How Can A Private Family Trust Be Beneficial For You

Private family trusts offer a range of benefits that can be advantageous for many people, not just the ultra-wealthy. **Here are some key advantages:**

- **Succession Planning:** A well-designed **trust** allows you to clearly define how your assets will be distributed to your beneficiaries, bypassing probate and potentially reducing legal fees and delays.
- **Asset Protection:** Assets placed in a **trust** become separate from your personal estate, potentially shielding them from creditors or lawsuits.
- **Tax Advantages:** Depending on your situation, **trusts** can offer tax benefits by minimizing **estate taxes and potentially reducing income tax on trust assets**.
- **Management and Control:** You can designate a **Trustee** to manage the **trust** assets according to your wishes, ensuring responsible management and distribution for beneficiaries who may not be financially savvy.



- **Conditional Distribution: Trusts** allow you to set conditions for beneficiaries to receive their inheritance. This can be helpful to ensure responsible use of funds, encourage educational pursuits, or provide for someone who might not be able to manage their finances well on their own.
- **Family Harmony:** Clear instructions within the **Trust** can help prevent misunderstandings and disputes among family members regarding inheritance.

Should A Trust Be A Part Of Your Estate Plan?

Creating a Will is one of the most common methods of **estate planning in India**. A Will is a legal document that specifies how a person's assets should be distributed after their death.

Trusts can offer many advantages over a simple Will. The decision to include a **Trust** in your **estate plan** depends on several factors, such as the nature of your assets, your family

situation, and your goals for the distribution of your assets during and after your death, which cannot be achieved through a Will. A **Trust** can provide a number of benefits, **such as:**

- **Avoiding Probate:** One of the primary benefits of a **Trust** is that it can help avoid the time-consuming and expensive process of **Probate**.
- **Control over asset distribution:** A **Trust** can give the settlor greater control over how their assets are distributed after their death. The settlor can specify how and when the assets should be **distributed** to beneficiaries. This can be particularly useful if the Beneficiaries are minors, have special needs, or if the settlor wants to ensure that the assets are used for a specific purpose.
- **Protection of assets:** A **Trust** can offer protection for assets against creditors and other potential threats.
- **Estate duty planning:** Depending on its type, a **Trust** can protect families from **estate duty/inheritance tax** with respect to Indian assets in offshore jurisdictions. India currently does not levy an estate duty, but a **Trust** can potentially help with estate duty planning, if it is **reintroduced in India**.



- **Privacy:** Unlike Probate, which is a public process, a **Trust** is a private arrangement. This means that the settlor's assets and distribution plan can be kept confidential.

A **Trust** can be a powerful tool for **estate planning**, offering a range of benefits that can help ensure that assets are **distributed** according to the settlor's wishes, while **minimizing legal, financial, and tax-related challenges**.

Taxation of Private Trust

- **Taxation of private trust in India** is governed by the provisions of **Income Tax Act, 1961 ("ITA")** which stipulates the provisions with respect to the determination of residence, chargeability to tax, computation of income, etc.



- For the purposes of **Indian Income Tax**, a Private **Trust** is not treated as a separate taxable unit. However, under the **ITA**, the **trustee** acquires the status of that of a beneficiary and is taxed as a representative of the beneficiaries ("**Representative Assessee**"). The provisions dealing with the **taxation of a Private Trust** is stipulated under **section 161 to 164** of the **ITA**.

Revocable & Irrevocable Trust

- Depending upon your requirement, you can opt for a revocable or irrevocable **Trust** structure. A revocable **Trust** allows the settlor to make changes or revoke the **Trust** at any point during their lifetime, while an irrevocable **Trust** cannot be revoked once it has been established while putting in place controls on the extent of changes that can be carried out.

With a revocable **Trust**, the settlor can retain control over the assets, while with an irrevocable **Trust**, the assets are no longer considered part of the **settlor's estate** and are managed by a **designated Trustee**. Revocable **Trusts** are often used for estate planning purposes, while irrevocable Trusts may be utilized for asset **protection or tax** planning as well.

Determinate & Discretionary Trusts

A **Trust** can also be either **determinate or discretionary in nature**. In a **determinate Trust**, the specific percentage or amount that each Beneficiary will inherit is predetermined. On the other hand, in a discretionary **Trust**, the **Trustees** have the discretionary power to decide how and/or when to distribute assets among Beneficiaries, giving them more flexibility in managing the **Trust**.

The Bottom Line

- **Trusts** are an essential tool in estate planning and can provide numerous benefits to individuals and families. However, it is important to carefully consider the structure and terms of each **Trust**,
- as well as the potential tax and legal implications, to avoid any issues or disputes down the line. You must ensure that your **Trust** is properly structured and tailored to your unique needs and goals. With proper planning, **Trusts** can provide peace of mind and security for you and your **future generations**.





Dr. Piyush Biyani

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स्वस्थ दांत से स्वस्थ शरीर

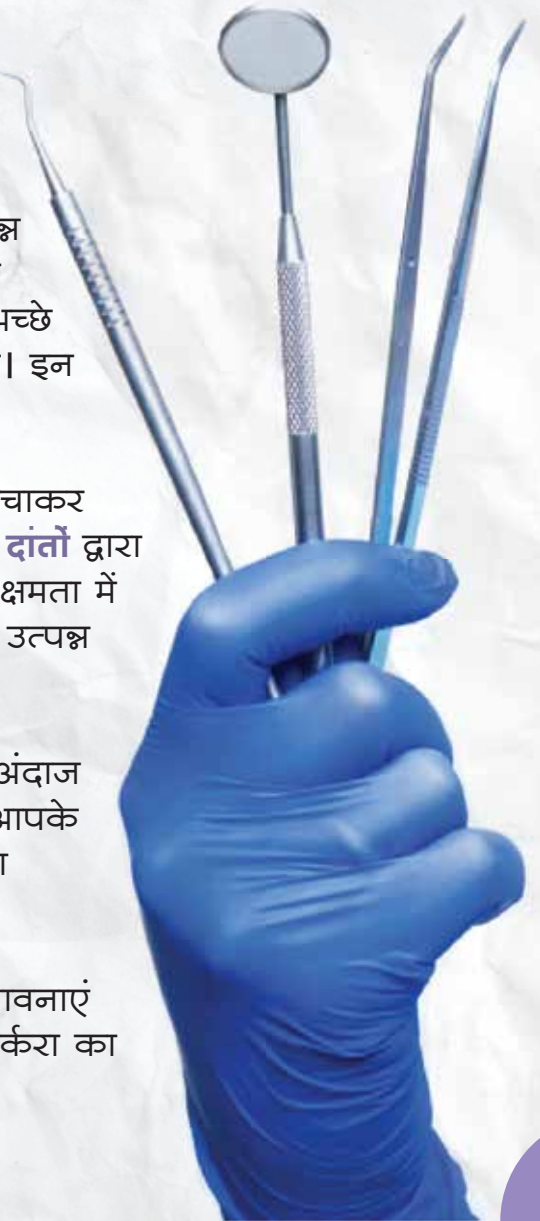


हर चेहरे को सुंदर बनाती है एक मुस्कान और उसकी सुंदरता को बढ़ाते हैं स्वस्थ दांत। मेरा स्वास्थ्य कैसे ज्यादा अच्छा रहेगा, इस बारे में हर कोई हमेशा चिंतित होता है। लेकिन क्या आपको पता है, आपके स्वास्थ्य का सीधा संबंध आपके निरोगी दांतों से जुड़ा हुआ है। यहां तक कि कुछ गंभीर बीमारियों के लक्षण तो मुंह में भी दिखाई देते हैं।

दांतों का स्वास्थ्य और आपकी सेहत का गहरा नाता

आप सोच रहे होंगे कि दांतों का स्वास्थ्य और शरीर का स्वास्थ्य कैसे जुड़े हुए हैं? चलिए, थोड़ा विस्तार से समझते हैं।

- १. पाचन संबंधी समस्या:** कहते हैं अन्न में पर्याप्त मात्रा में लार मिक्स ना हो तो उसका पाचन नहीं हो सकता। दांत आपके अन्न में लार मिक्स करने में मदद करते हैं। इसलिए खाना धीरे-धीरे और अच्छे से चबाकर खाना चाहिए। यदि दांतों द्वारा अन्न को अच्छे से चबाया ना जाए तो पेट द्वारा उसे पचाने में कठिनाई आती है। इन वजहों से बदहजमी या गैस हो सकते हैं।
- २. रोग प्रतिरोधक क्षमता की कमी:** पेट का काम होता है खाना पचाकर उसके पोषक तत्वों से रोग प्रतिरोधक क्षमता को बढ़ाना। यदि दांतों द्वारा खाना चबाने के कार्य में रुकावट आ जाए तो रोग प्रतिरोधक क्षमता में कमी आ सकती है। इस वजह से बहुत सी शारीरिक बीमारियाँ उत्पन्न हो सकती हैं।
- ३. हृदय रोग:** बढ़ती उम्र के साथ अगर मुंह के स्वास्थ्य को नजरअंदाज कर दिया जाए तो मुंह में मौजूद कीटाणु रक्त प्रवाह से होकर आपके हृदय तक पहुँच सकते हैं। यही आगे चलकर हृदय विकार तथा स्ट्रोक का कारण बन सक सकता है।
- ४. मधुमेह (डायबिटीज):** मधुमेह से मसूड़ों की बीमारी होने की संभावनाएं बढ़ जाती हैं तथा मसूड़ों की गंभीर बीमारी की वजह से रक्त शर्करा का स्तर नियंत्रण में रखना कठिन हो जाता है।



- ५ **श्वसन विकार:** मुंह में मौजूद कीटाणु अगर फेफड़ों में चले जाएं तो **श्वसन** संक्रमण हो सकता है। इसलिए यह जरूरी है कि दांतों और **मसूड़ों** की देखभाल अच्छे से की जाए। मुंह का **स्वास्थ्य** उतना ही महत्वपूर्ण है जितना कि **शरीर** के बाकी अंग हैं।
- ६ **गर्भावस्था में आने वाली समस्याएं:** गर्भावस्था दौरान **शरीर** में होने वाले हार्मोनल बदलावों की वजह से **मसूड़ों** में सूजन होना, **मसूड़ों** से खून आना तथा **दांतों** में दर्द होना यह समस्याएं हो सकती हैं।

खराब दांत स्वास्थ्य के लक्षण

- १ दांतों में सड़न या कीड़ा लगना (कैविटी या डेंटल डिके)
- २ दांतों में सेंसिटिविटी
- ३ दांतों का पीलापन
- ४ सांसों की बदबू
- ५ दांतों में प्लाक
- ६ मसूड़ों से खून निकलना
- ७ दांतों का हिलना
- ८ मुंह में दांत न रहना
- ९ दांत टेढ़े-मेढ़े आना
- १० बच्चों की दांतों की तकलीफें



थोड़े से परिश्रम, थोड़ी जागरूकता और कुछ सावधानियों से हम बड़े आराम से दांतों का स्वास्थ्य बनाए रख सकते हैं:

- १ रोज़ाना सुबह और शाम खाना खाने के बाद ब्रश से अच्छे से **दांत** साफ करें।
- २ **दांतों** के वह हिस्से जहां ब्रश नहीं पहुंच सकता, उन्हें **डेंटल फ्लॉस** की मदद से साफ करना।
- ३ जीभ का साफ न होना मुंह में बदबू का कारण बन सकता है। इसलिए रोज़ाना **टंग क्लीनर** का प्रयोग जरूरी है।
- ४ **दांतों** की सड़न या कैविटी को रोकने के लिए **फ्लोराइड युक्त टूथपेस्ट** का इस्तेमाल करें।
- ५ हर बार ब्रश करने के बाद उंगली से **मसूड़ों** की मालिश करने से उनका **स्वास्थ्य** बना रहता है।
- ६ रोज़ाना गुनगुने पानी में नमक डाल कर **कुछा** करने से ना केवल मुंह के कीटाणु मरते हैं बल्कि सांसों की बदबू भी रोकी जा सकती है।
- ७ हर **३-४ महीने** में अपना टूथब्रश जरूर बदलें। टूथब्रश हमेशा मीडियम या **सॉफ्ट ब्रिसल्स** वाला इस्तेमाल करें।
- ८ **कार्बोनेटेड सॉफ्ट ड्रिंक** तथा **अम्लीय पेय** का सेवन कम से कम करें। इनसे **दांतों** की बाहरी परत कमजोर हो कर **दांतों** में **कैविटी** होने के आसार बढ़ जाते हैं।
- ९ **मीठे व्यंजनों** का परहेज करें।
- १० **शराब, तंबाकू, बीड़ी या सिगरेट** का सेवन न करें। इनके इस्तेमाल से मुंह का **कैंसर** हो सकता है।
- ११ हर ६ महीने में एक बार **दंत चिकित्सक** को दिखाएं तथा **दांतों** से संबंधित कोई समस्या हो तो उनका **परामर्श** लें।

दांतों संबंधित गलतफहमियां तथा उनके सुझाव

- १ **अगर मैं शक्कर कम लेता हूँ और दोनों समय ब्रश करता हूँ फिर भी मेरे दांत में कीड़ा क्यों लगता है?**
सुझाव: दांतों में कीड़ा सिर्फ मीठा खाने से नहीं बल्कि जो भी खाना **दांत** में चिपक जाता है उसकी वजह से लगता है। और सिर्फ ब्रश करना काफी नहीं, ब्रश करने का तरीका भी सही होना चाहिए। इसके लिए आप किसी भी **डेंटिस्ट** से मिल कर सही तरीका सीख सकते हैं।

२ दूध के दांत में कीड़ा लगने बाद तो नए दांत आ जाएंगे फिर उनपर ट्रीटमेंट की क्या जरूरत है?

सुझाव: दूध के दांत अगर अच्छी तरह मेंटेन रहे तो बाद में आने वाले दांत सही तरह से आते हैं। दांतों का अलाइनमेंट अच्छा रहेगा। दूध के दांत में कीड़ा ना हो तो बाद में आने वाले दांतों में भी कीड़ा कम लगता है इसलिए दूध के दांत अच्छी तरह मेंटेन करने चाहिए। और दूध के दांत का कीड़ा नए आने वाले पक्षे दांतों को भी डैमेज करता है। हम कई बार देखते हैं कि कई बच्चों को बहुत कम उम्र में काफी सारे दांतों का रूट कैनाल ट्रीटमेंट करवाना पड़ता है।

३ ब्रैसेस की ट्रीटमेंट की कौनसी सही उम्र होती है?

सुझाव: ब्रैसेस की ट्रीटमेंट कोई भी उम्र में हो सकती है उसकी कोई उम्र नहीं। साधारणतः ८ साल की उम्र से लेकर ६० साल की उम्र तक के लोग इस ट्रीटमेंट से फायदा लेते हैं। आजकल तो बिना ब्रैसेस के भी ट्रीटमेंट हो सकती है इसके लिए एलाइनर्स का इस्तेमाल किया जाता है।

४ मुझे दांतों में सेंसिटिविटी है और उसके लिए मैं काफी समय से एंटी सेंसिटिविटी टूथपेस्ट इस्तेमाल कर रहा हूँ क्या यह सही है?

सुझाव: कुछ समय तक (अधिकतम ३ महीने) तक कोई भी एंटी सेंसिटिविटी टूथपेस्ट इस्तेमाल करने से कोई भी साइड इफेक्ट नहीं होते हैं। लेकिन अगर आपको फिर भी सेंसिटिविटी से छुटकारा नहीं मिल रहा है तो आपको डेंटिस्ट को दांत दिखाने की जरूरत है क्योंकि आपको सिर्फ सेंसिटिविटी नहीं बल्कि उससे ज्यादा बड़ी समस्या है। और अगर कहीं कीड़ा लगने से दर्द है, जो आप समझ नहीं पा रहे हैं उसका इलाज हो सकता है, और आपकी समस्या बढ़ने से पहले हल हो सकती है।

५ मुझे दांतों संबंधी कोई समस्या नहीं है फिर भी मुझे हर साल डेंटिस्ट को दिखाने की क्या जरूरत है?

सुझाव: नियमित रूप से जांच करवाने से आपके दांत की कोई छोटी सी समस्या भी जल्दी पता चल सकती है और समस्या अगर जल्दी पता चले तो उसका इलाज काफी किफायती और आरामदायक रहता है।

६ मुझे काफी डर लगता है, दांतों के उपचार में मैंने सुना है कि बहुत तकलीफ होती है। मेरे मित्र ने भी मुझे बताया है कि वह बहुत तकलीफभरा था!

सुझाव: कुछ उपचारों में तकलीफ होती है यह हमें पता है। लेकिन सबसे ज्यादा तकलीफदेह होता है मन का डर। यदि आप सोच कर चल रहे हैं कि मुझे तकलीफ होगी तो थोड़ी परेशानी होगी भी, लेकिन डेंटल साइंस में बहुत एडवांसमेंट हो रहा है। अब पुराने तरीकों से उपचार नहीं होते हैं। तो डरना और कहीं-सुनी बातों पर ध्यान देना हमें दोनों आदतें छोड़नी होंगी। क्योंकि तकलीफ आपको है तो इलाज भी आपको ही करवाना है।

स्वस्थ दांत सिर्फ आपकी मुस्कान ही नहीं, बल्कि आपकी पूरी सेहत की नींव हैं। इसलिए, अपने दांतों का खयाल रखना बहुत जरूरी है।

याद रखें, एक स्वस्थ मुस्कान एक खुशहाल जीवन की शुरुआत है!





Reena Bhutada

Career Counselor

Modern Monotony

The Hidden Struggles of Today's Youth

A person always gets bored of doing the same thing repeatedly—whether it's eating the same food, being around the same people, going to the same place, working in the same office, attending the same school, being with the same friends, or studying the same subjects. This was the case a few decades ago. However, today's generation faces even greater dissatisfaction. They are tired of the same 'boyfriend' or 'girlfriend,' the same hang-out spots, the same city, and even the same country.

HOW CAN THEY ESCAPE THIS MONOTONY?

These questions linger in their minds from the moment they wake up at ten in the morning until midnight. I specifically mention "midnight" because when parents go to bed around 12 or 12:30 AM after watching 'Netflix' or 'Prime Video,' their children's day begins. With a mobile phone in hand or a laptop in front of them and 24-hour WiFi, they explore the world. If a student uses this technology out of curiosity, for information, or knowledge, it can be incredibly beneficial. Unfortunately, in most cases, this is not what happens.

They Are Engaged In Something New and Unexpected, and This Is The Reality.

They embark on endless searches, influenced by external factors, often trying to escape from their current situation, even if it's good for them. Much of what they explore stems from a desire for quick and easy results. They start following the crowd or are easily influenced by siblings. However, these teenagers have a natural curiosity to try new things. But do they consider the benefits? What will they gain from it? Why should they do it? How much will it cost? And most importantly, will it be beneficial in the long run? These questions often go unconsidered. Previously, such behavior was more common in wealthy families, but now it has spread to the middle class as well. There is now little difference between urban and rural areas. Today's kids are craving the lifestyles depicted in Yash Chopra's movies over the past twenty-five years. Parents watched these films and understood they were just movies.

There are many reasons for this

I want to highlight a simple fact that I observe every year. From kindergarten to class 10th, parents often pay fees ranging from 70,000 to 1.5 lakh rupees or more per year, with some schools charging even higher amounts. When a child studies in school until 10th grade, there are usually only 25 to 40 students in a class. Everything seems shiny, beautiful, nice, and perfect. But suddenly, they face entrance exams and competition in Class XI. This is where confusion begins. For about three months, students and parents grapple with decisions about where to get admission for 11th grade—whether to choose a central system, a dummy college, an integrated college, a tie-up college, or which board, stream, and subjects to select. The most important considerations are career paths and entrance exams, and this confusion can last for months. Many students just follow the crowd. Finally, they pay the fees, get admitted, and join coaching along with a dummy school or college.

Then comes the challenging phase where, unfortunately, only five percent of students score well, as they did in 10th grade, while the rest are left reminiscing about their past achievements. Those high marks rarely reappear after the 10th board exams. Following this, they face various competitive exams, and based on recent experiences in exams like JEE, CET, NEET, NATA, etc., the majority of students only achieve 35 to 55 percentiles. Are the parents of 9th and 10th graders in 2024 surprised to read this?

There is no option, but it's the bitter truth.

Many kids feel anxious about all of this, but they don't express it. Parents, on the other hand, are content knowing they have chosen a class, paid the fees, and secured admission for their child in a good coaching program and college.

A small request to such parents: The entrance exams for all types of professional and non-professional courses will be conducted by May and June 2024. After receiving the results, I urge you to inquire about the marks of your relatives' kids, neighbors, friends, members of your society group, or the children of your colleagues. By doing this, you will gather valuable information. At the very least, you will have a clearer idea of the potential career path for your child. If you want to avoid a derailment of your child's 'Career Train,' this exercise is a must.

Prevention is always better than cure.



CA. Amit Chandak

Managing Partner–Greenvissage

Ballots and Billions

The Financial Dynamics of Indian Elections



Introduction

In the **world's largest democracy**, the spectacle of **Indian elections** is not just a political saga but a colossal financial endeavour that reverberates through every corner of the economy. **National elections** are pivotal moments in any **country's democratic** process. They offer **citizens** the opportunity to shape the future direction of their nation by choosing their representatives and leaders. From the glitzy billboards in bustling metropolises to the bustling markets of rural **India**, the **election** season transforms the economic landscape into a high-stakes arena of expenditures, investments, and economic stimulants. This financial juggernaut mobilizes billions of dollars, driving industries, shaping markets, and leaving an indelible mark on the nation's economic fabric. As the campaign trails heat up, a deeper look at the economics of **Indian elections** reveals a complex web of fiscal dynamics that underpin this democratic exercise.

Cost of 'Right to Vote'

The **Indian** government spent approximately **INR 60,000 crore (around USD 8 billion)** on the **2019 General Election**. This figure includes the costs of deploying security personnel and **election** officials and conducting the entire process **across 543 parliamentary constituencies**. In comparison, The United States is known for its high levels of election spending reportedly seeing spending of **over USD 14 billion** in the **2020 Presidential Elections**, making it the most expensive **election** in American history. On average, state **elections** cost significantly less than national **elections**, but they still represent a major financial outlay. For instance, the **2022 Uttar Pradesh state** assembly **election** cost the government over **INR 800 crore (around USD 100 million)**. A significant portion of the expenditure is allocated to the **Election Commission** for administrative costs, including personnel salaries, transportation, and logistics. Security arrangements, which include the deployment of police and paramilitary forces, form a considerable part of the costs.

Ensuring free and fair **elections** in a country as diverse and populous as **India** requires substantial security outlays. Investment in technology, such as **Electronic Voting Machines (EVMs) and Voter-Verified Paper Audit Trails (VVPATs)**, has increased. The cost of purchasing and maintaining these machines contributes to the rising expenditure. Expenditure also covers **voter awareness campaigns**, setting up polling booths, and other logistics.



In **1996**, the cost was much lower, at around **INR 500 crore (approximately USD 67 million)**. However, there has been a sharp increase in **election** expenditure over the subsequent decades. In **2009**, the government spent approximately **INR 10,000 crore (around USD 1.3 billion)**. This was one of the earlier **elections** where significant investments were made in modernizing the **election** process, including the use of **EVMs**. In **2014**, the expenditure increased significantly to around **INR 35,000 crore (around USD 4.8 billion)**. The cost rise was attributed to the larger scale of security arrangements and extensive use of technology. An increase in the **electorate** and the need to cover a wider geographical area contribute to higher costs. Investment in modern technologies, including **EVMs and VVPATs**, and the need to ensure cybersecurity have escalated expenses. Rising costs are also due to enhanced security measures to ensure peaceful **elections**, particularly in sensitive regions. Adherence to strict **election** laws and the need to provide transparent, free, and fair **elections** have increased administrative costs.

Spending by Political Parties

In India, **election** spending by political parties and candidates is regulated by the **Election Commission of India (ECI)** under the Representation of the **People Act, 1951** and the Conduct of **Elections Rules, 1961**. These regulations aim to ensure transparency, accountability, and fairness in electoral competition while curbing excessive spending and the influence of money in politics. The **ECI** imposes expenditure limits on candidates and political parties contesting elections to various legislative bodies, including the **Lok Sabha (House of the People)**, **Rajya Sabha (Council of States)**, **state legislative assemblies**, and local bodies such as municipal corporations and panchayats. Expenditure limits are set based on the size of the **electorate** and the geographical area of the constituency. The limits may vary for different types of **elections** and

constituencies. Candidates and political parties are required to adhere to these expenditure limits during the **election campaign** period, which typically spans several weeks leading up to the **polling day**.

Candidates and political parties are mandated to maintain detailed records of all **election-related** expenses incurred during the **campaign period, including expenditures on advertising, campaign materials, travel, rallies, public meetings, and campaign staff salaries**. Within a specified timeframe after the conclusion of **elections**, candidates and political parties are required to submit expenditure statements to the **ECI**, disclosing their campaign expenses and sources of funding. The expenditure statements must be accompanied by supporting documents, vouchers, bills, and receipts to verify the authenticity and accuracy of the declared expenses. The **ECI** monitors **election** expenditure through various mechanisms, including surveillance teams, flying squads, and video surveillance, to detect violations of expenditure limits and other campaign finance regulations. Special expenditure observers may be appointed by the **ECI** to oversee the conduct of **elections** in high-spending constituencies or areas with a history of **electoral malpractices**. Violations of expenditure limits or failure to comply with disclosure requirements can result in penalties, including disqualification of candidates, forfeiture of security deposits, or derecognition of political parties.

Political parties are required to maintain detailed accounts of their **income and expenditure**, including donations received from individuals, corporations, and other entities, and report them to the **ECI** and the **Income Tax Department**. Donations above a certain threshold must be reported to the **ECI** and the **Income Tax Department** with details of the donor's identity, address, and contribution amount. Anonymous donations are prohibited. **Political parties** are also required to submit annual audit reports of their finances to the **ECI**, which are made available to the public for scrutiny and transparency. The **ECI** provides public funding to recognized national and state political parties to support their **election-related** activities, including **election campaigns**, candidate training, and **voter** outreach programs. Public funding is allocated based on the performance of **political parties** in previous **elections**, their representation in elected bodies, and other criteria determined by the **ECI**. Public funding aims to reduce parties' dependence on private donations, promote transparency in campaign finance, and ensure a level playing field for all political parties.

Election Funding around the world

Government spending on national elections varies widely across countries, primarily influenced by factors such as the country's economic development, political system, population size, and electoral regulations. In some nations, election spending is primarily

funded by the government itself through public funds allocated for **electoral processes**. In contrast, in others, it relies heavily on **private donations from individuals**, corporations, or political parties.

Publicly Funded Systems – Countries like **Norway, Sweden, and Germany** have **publicly funded election systems** where the government provides a significant portion of the funding for political parties and **election campaigns**. Public funding aims to ensure fairness, transparency, and equal opportunity for all **political parties** and candidates. Public funding can cover various expenses, including campaign advertisements, candidate debates, administrative costs, and voter education initiatives. The amount allocated for election spending in publicly funded systems is typically determined through legislative processes and may vary depending on the **electoral cycle** and the number of participating parties.

Private Funding Dominance – In some countries, particularly those with less developed democratic institutions or weaker regulatory frameworks, election spending is predominantly financed by private donations from wealthy individuals, corporations, or interest groups. Private funding dominance can raise concerns about the influence of money in politics, potential corruption, and unequal access to the political process. Efforts to reform campaign finance laws and strengthen oversight mechanisms are often necessary to address these challenges.

Mixed Funding Systems – Many democracies, including the United States and the United Kingdom, operate under mixed funding systems, where government funding supplements private donations. In these systems, **political parties** and candidates often rely on a combination of **public subsidies, private contributions, and fundraising efforts** to finance their election campaigns. **Mixed funding** systems can lead to concerns about the influence of wealthy donors or special interest groups on the **electoral process**. Regulations and disclosure requirements are implemented to mitigate the risk of undue influence and ensure transparency in campaign financing.



Impact on the Economy

Elections can have significant impacts on the economy, both in the short term and the long term. These impacts can vary depending on factors such as the political context, the outcome of the election, and the economic policies proposed or implemented by the winning party or candidate.

Policy Uncertainty – Elections often create uncertainty about future **government policies, particularly regarding taxation, spending, regulation, and trade**. This uncertainty can lead to cautious behaviour among businesses and consumers, affecting investment decisions, hiring practices, and consumer spending patterns. In the short term, heightened uncertainty may dampen economic activity as businesses postpone investments and consumers hold back on major purchases.

Fiscal Policy Changes – The outcome of an **election** can result in changes to fiscal policy, including government spending and **taxation**. For example, a new government may implement fiscal stimulus measures to boost **economic growth** or pursue austerity policies to reduce budget deficits. The timing and magnitude of such policy changes can influence **economic growth, inflation, and employment levels**.

Monetary Policy Expectations – Elections can also influence expectations about future monetary policy actions by central banks. Political developments that are perceived as inflationary or deflationary may affect bond **yields, exchange rates, and inflation expectations**. **Central banks** may adjust their monetary **policy stance** in response to changes in **economic conditions** or to support the objectives of the **elected government**, such as promoting full employment or price stability.

Investor Sentiment – Elections can impact **investor sentiment** and **market volatility, particularly in the financial markets**. Uncertainty surrounding election outcomes or policy proposals may lead to increased market volatility as investors reevaluate their investment strategies and risk exposures. **Stock markets, bond markets, and currency markets** may experience fluctuations in response to changing **political dynamics** and expectations about future **economic policies**.

Business Confidence – Elections can influence **business** confidence and sentiment, affecting corporate investment decisions, expansion plans, and hiring intentions. **Businesses** may delay or accelerate investment projects depending on their assessment of the **economic** and regulatory environment under different political scenarios. A favourable election outcome perceived as **business-friendly** may boost confidence and encourage investment, while uncertainty or unfavourable **policy proposals** may have the opposite effect.

International Trade and Relations – Changes in government leadership resulting from **elections** can impact **international trade agreements, tariffs, and diplomatic relations**. Shifts in trade policy, such as the imposition of new tariffs or the renegotiation of **trade deals**, can affect **exporters, importers, and supply chains**, with implications for **economic growth and employment**. Trade tensions or disruptions resulting from changes in government policies may also contribute to **global economic uncertainty**.

Long-Term Structural Reforms – Elections can provide an opportunity for governments to implement long-term structural reforms aimed at enhancing **economic competitiveness, productivity, and sustainability**. Policy initiatives related to education, healthcare, infrastructure, innovation, and labour market reforms can have lasting impacts on **economic growth, income distribution, and social welfare**. The outcome of **elections** may influence the pace and direction of such reforms, depending on the priorities and political consensus of the elected government.





Nupur Toshniwal

RIGHTS WHICH YOU MAY NOT KNOW

BUT YOU ARE
ENTITLED TO



Haven't we all wondered at some point, how lucky would it be if there was a law to punish somebody who disturbed us from **sleeping**, or if we could just play our favourite sport and nobody could stop us from playing? Well, the law says, you can have it your way; albeit in certain circumstances! This article discusses all these rights that you may not have known of previously, but you are entitled to, coupled with the rights that parents and senior citizens and the rights that all of us as consumers also ought to know of.

These rights are the fundamental **right to sleep**, the rights of parents and senior citizens to be maintained by their children, a consumer's right to seek a refund, the right to carry food and access free water in cinema halls; and the right to play sports. Stated along with these rights, are the remedies that you can avail, should you find your rights being violated.

Fundamental Rights

1) Right to Sleep

The **right to sleep** is a basic human right, but what is important is the right to '**quality sleep**'. This is the logical reason why loud music cannot be played beyond certain hours. Under **Article 21** of the **Constitution of India**, the right to sleep is a guaranteed fundamental right as a part of the right to life and personal liberty. The Hon'ble Supreme Court of India in the landmark case of **Ramlila Maidan Incident v. Home Secretary, Union of India (2012)**¹ held that sleep directly affects the quality of life of an individual and if disruption is brought about at odd hours, it **inter alia** causes energy disbalance and affects cardiovascular health. Not even the State or the government can take away this right from you, so much so that in a criminal case an individual's statement also cannot be recorded at "**unearthly hours**", as it results in deprivation of such individual's right to sleep; upheld the Hon'ble Bombay High Court in **Ram Kotumal Issrani v. Directorate of Enforcement (2024)**².

Therefore, if you find that your right to sleep is being violated, you can directly institute a case, by filing a writ petition before the Hon'ble Supreme Court of India (under Article 32 of



The Constitution of India) or the Hon'ble **State High Court (under Article 226 of The Constitution of India)** for enforcement of your fundamental right.

¹(2012) 5 SCC 1.

²Criminal Writ Petition (**Stamp**) No. 15417 of 2023, decided on **April 15, 2024**. The Hon'ble Bombay High Court further ruled that not providing the right to sleep may impair a person's mental faculties and cognitive skills and directed the Directorate of Enforcement (**ED**) to issue a **circular/direction** entailing the timings for the recording of statements so that the practices of the **ED** do not violate the fundamental rights of persons summoned. **SCC Online, Right to sleep** is a basic human right and non-providing of the same may impair a person's mental faculties, cognitive skills; Bombay HC directs ED to issue circular against recording statement at night **SCC ONLINE TIMES (July 15, 2024, 11:00 AM)**,

³INDIA CONST. art. 32.

⁴INDIA CONST. art. 226.

Rights of Parents and Senior Citizens

2) Right of Parents and Senior Citizens to be Maintained by their Children

With the advent of urbanization in India, it is common for the younger generation to pursue a career away from home. This leaves parents alone in their sunset years, who are largely dependent on their children to provide for them. Therefore, the law protects the rights of the elderly, by bestowing an obligation on children to maintain their parents.

Under Civil Law these rights are protected under **Section 20 of The Hindu Adoption and Maintenance Act, 1956** and **The Maintenance and Welfare of Parents and Senior Citizens Act, 2007**.

Under Criminal Law, these rights are protected under **Section 125** of The Code of Criminal Procedure, 1973, now corresponding to **Section 144** under the **Bhartiya Nagarik Suraksha Sanhita, 2023**.

An aggrieved parent or senior citizen can seek an order for '**maintenance**' to be provided by their children, by approaching the Family Court under **Section 7(f)** of The Family Courts Act, 1984, whereby the aggrieved party can enforce its right under **Section 20** of The Hindu Adoption and Maintenance Act and **Section 125** of The Code of Criminal Procedure, 1973.

Conversely, under **Section 5** of The Maintenance and Welfare of Parents and Senior Citizens Act of 2007, a parent or a senior citizen can make an application before a Tribunal constituted under this Act, for seeking maintenance.

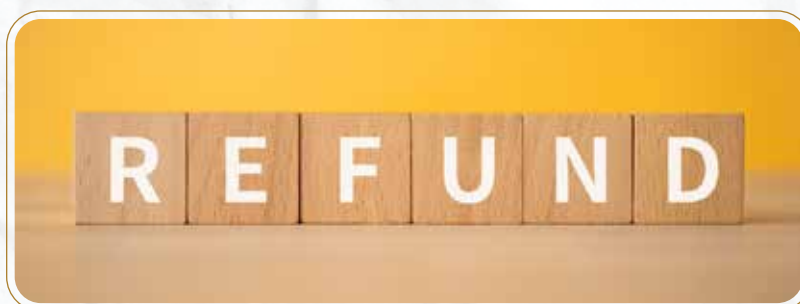


Consumer Rights

3) Right to Claim Refund

A consumer of a good or service has the right to claim a refund from the seller, for a defective good sold / deficient service rendered, within a period of **30 (thirty) days** as per **Section 47**, sub-section (viii) of The Consumer Protection Act, 2019. It is an unfair trade practice to deny such a refund.

An aggrieved consumer may file a complaint before the District Consumer Disputes Redressal Commission, under **Section 35** of **The Consumer Protection Act, 2019**.



⁵Family Courts Act, 1984, §7, No. 66, Acts of Parliament, 1984 (India).

Under Section 7(2)(a), a Family Court also has the power of a **Judicial Magistrate First Class**, to pass an order for maintenance under **The Code of Criminal Procedure, 1973**. Now, whereas, there has been no amendment to **§7**, to understand if cases under **§144** of **The Bhartiya Nagarik Suraksha Sanhita, 2023 (BNSS)**, can also be filed before the Family Court, but, given that BNSS was enacted to consolidate and amend the law relating to Criminal Procedure, it must so apply that the Family Court can also entertain cases under **§144 of BNSS**.

4) Right to Free Drinking Water and Carrying of Food in Cinema Halls

The Hon'ble Supreme Court of India, in ***K.C. Cinema v. The State of Jammu & Kashmir (2023)*** has ruled that due arrangements must be made for the supply of hygienic and free drinking water in cinema halls so that no inconvenience is caused to moviegoers. Furthermore, cinema hall owners cannot object to a reasonable amount of food or beverages being carried by: parents or guardians of young children and infants and moviegoers with dietary restrictions, owing to chronic diseases or other medical conditions, to serve their nutritional requirements. The Hon'ble Supreme Court of India has therefore requested cinema hall owners to consider such requests on a case-to-case basis.



Right to Physical Literacy

5) Right to Play Sports

India is a signatory to **The United Nations Convention** on the **Rights of the Child**, under which Article 31 recognizes the **“right of the child to rest and leisure and to engage in play and recreational activities”**. However, despite the same, we find that the right to play sports is not fundamentally recognized per se and to give it that stature, a Public Interest Litigation was filed before the Hon'ble Supreme Court of India. **Senior Advocate Gopal Sankaranarayanan** was appointed as an amicus curiae, in this case, who submitted a report in **February 2022**, stating that instead of the word sport, the term **‘physical literacy’** must be adopted and given the stature of a fundamental right, under **Article 21** of **The Constitution of India**. The Report inter alia entails that all schools must incorporate a **90 (ninety) minutes** period daily, dedicated to playing sports and games; and a Physical Literacy Policy must be framed by public and private educational institutions to disseminate to all parents and guardians. This would certainly give more effect to **Article 31 of The United Nations Convention** on the Rights of the Child and ensure a higher quality of life.

These are five such lesser-known rights that you are absolutely entitled to! The Law keeps evolving with time and down the line it is certainly possible for rights such as that of **‘physical literacy’** to receive the stature of a fundamental right. Given that, the right to sleep, the right of senior citizens and parents to be maintained by children, the right of consumers to gain refund and the **right to free drinking water and carrying of food in cinema halls** has very well been recognized and are absolutely enforceable.

⁶ (2023) 5 SCC 786.

⁷ Vide date December 11, 1992.

⁸ Kanishka Pandey v. Union of India (W.P.(C) 423/2018).

⁹ Friend of the Court, as an impartial advisor in a particular case.

¹⁰ The Sports Law & Policy Centre, Bengaluru, From Statis to Movement –

Actualizing a Fundamental Right to Physical Literacy in India,

https://theleaflet.in/wp-content/uploads/2022/03/REPORT-Vol.II_.pdf





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MENTAL HEALTH



Mental Illness in Society

Since ancient days; it was always said that those who get mentally disturbed remain shunned or locked up and commits so many mistakes in their day to day life, cope up with work with difficulty, face problems persistently, fail to concentrate even on eating, mixing with others like friends, relatives, office colleagues, etc. They lose social touch and invite health problems not only psychiatric but even organic (physical) due to improper and imbalanced chemical secretions in the body from brain as well as endocrine system.

That's why one needs to focus primarily on mental health.

What is mental health (Definition of Mental Health)

How we feel certain situation, how we think about that, how we express our feelings for that, how we interpret that and most importantly how we react that situation are the cohorts which reflect our **mental response** and of course **mental health**. In short Mental Health is nothing but your social, emotional and psychological wellbeing and its reflection.

So your **mental health** is reflected right from birth, infancy, childhood, adolescence, adulthood till your old age. Hence it is said that **"A Child's feet are seen in Cradle"**.

How to get mental health or earn mental health?

This is very frequently asked question. Dear friends; all of you are aware that it is not sold in the stores or online in kilos or liters. It is to be obtained, earned, achieved freely without any financial investment and with self-determination by simply following basic rules and principles. **So question is what are those rules?** Yes, I know that all of you are knowing those but fail to follow them due to your over busy schedule. Let's revise it in brief below in few lines.

- 1. Remain socially connected:** Follow principles of Rotary or Lions members. These people follow two main principles. First one is **"Reach out and reach in"**. And second one is **"Break the silence and end the stigma"**. And hence; these people meet regularly and can do great work in the world. Meet regularly your friends and relatives. Have food together, chitchat and exchange your thoughts. It will make you energetic and feel enthusiastic. Social chat apps increase your distance from each-others. To relieve your stresses, to share your achievements and to share your joy or sorrow moments you need face to face connections, eyes to eyes meet. Effective networking is done only by face to face, leading to a concrete connection and foundational trust.
- 2. End passive life or Lead active life:** If you stop; you are over. **Be active. Be passionate. Be lead in your life.** You have to be burning with an idea, or a problem, or a wrong that you want to right. Prepare proper daily schedule right from waking up, exercise, food habits, work passion and passionate about doing some extraordinary things or the things that you are regularly doing in better way than your usual mode. These practices relieve your stresses, improve your ability to work more, improves your memory, activate your chemical receptors in brain, gives you sound sleep and indirectly improves your mental and emotional health.
- 3. Money never gives peace but these are people who keep you stress free:** Increase your friend circle, behave properly with relatives, your colleagues, your subordinates and even with pets. For getting relief mentally as well as emotionally from worries, problems in life, known or unknown stresses, various concerns you need caring one with you. These are to be earned by your behavior, frequent meets, sharing their side and devoting your time for others. Professional advice, psychiatrist's advice or councilor's advice work temporarily but your relations work on permanent basis. **Please remember: "You reap, what you sow"**. If u develop relations you will get relations. Traffic is always bilateral.
- 4. Take Time for Yourself:** Be attentive to pay attention to yourself. You need relaxation, contemplation, meditation to remain positive in your life. Every particle of this world needs rejuvenation to grow and to survive. **So why you should not?** Just retrospect your daily deeds and try not to commit mistakes what you deed and improve the good deeds still further. Retrospection is hundred times better than inspection. If possible try to make a list of all good and bad deeds wherever you desire and have a sincere attempt to act upon that as stated earlier. **Remember – Omission will always be considered better, with the outcome held constant.** Don't worry. Humans can only commit mistakes. And we are not God. But, let commission be converted in to emission by omission.

5. Enjoy your passion or Savor your taste or Savor your hobbies: Like singing songs, drawing, dancing, poem writing, article writing, games laying must be savored. These will make you totally relaxed and keep mentally fit at fullest. The pursuance of excellence with unrestrained passion can lead to the accomplishment of wonders with unsurpassed joy. As all of you know it that excellence is a continuous process and not an accident.

6. Mental Health and Sound Sleep: A day without a nap is like a cupcake without frosting. Your future depends upon your dreams and hence go to sleep properly and sound. For adults minimum sleep needed is **6-7 hours** and that too sound i.e. uninterrupted. It's difficult for old people to manage their sound sleep pattern as that of young; as they need long time to fall asleep and get frequent interruption due to many reasons may be physical health problems or domestic stresses. So rather than quantity quality matters for sleep pattern. That's why one must understand importance of mental fitness and health. Better to keep away from social media in a predefined time. If you are mentally stable and balanced no question arises about disturbances of sleep.

7. Mental Health and Diet: Must remember: All diseases begin in gut. Certainly nutrients carry lot of importance for managing **mental health** and treating most of the diseases. Mostly, the important disease are invited through your faulty food habits like Obesity, Hypertension, Diabetes, CHD, Heart attack (Myocardial Infarction), Respiratory diseases, Cancer, Stroke, etc.

One must avoid junk food, refined and processes food, alcohol, smoking, caffeinated drinks, pills, sugar and deep fried food. It causes deficiency of acetylcholine, serotonin, dopamine and GABA. Instead of above food; one may go for organic or wild fish, fresh fruits and vegetable, regular and balanced meal, eggs, Wheat germ, Seeds and nuts, Bananas, Potatoes, Cucumber, Tomato, Curd, Dry fruits, etc. Deficiency of acetylcholine causes deterioration of memory and thought process, increases forgetfulness and organization capacity; deficiency of Serotonin causes sleep and mood loss; deficiency of Dopamine affects motivation and enthusiasm; while GABA deficiency increases irritability and relaxation inability and make anxious and worried even about minor things.

Without going into details; one may easily understand that if you are in perfect and balanced mood with fit mental health you can definitely select best and needed diet to keep you disease free. **Nutrition thus plays key role in generating depression either biochemically or rooted through emotions; with a key role of your mental health.**

So dear friends..... Please remember:

Good Food : Good Mood : Good Mental Fitness : Good Health.

One must take foods rich in carbohydrate; as it produces serotonin and tryptophan; which are essential for feeling of wellbeing. **So; one can imagine effects of deficiency of carbohydrates in the diet now.**

Study published in **JAMA (The journal of American and Medical Association)** of March 30, 2017 showed that Higher **CES-D** depression were associated with higher chocolate consumption. Whether there is a casual connection, and if so in which direction, is a matter for future prospective study.

While, **International Journal of Environmental Research and Public Health**, March 30, 2017 concluded that AD and HRQoL improved significantly in the group of patients who consumed dark chocolate for three consecutive days compared to those who did not. So; dark chocolates are seen to be elevating mood. Readers are requested to refer other sites for detailed discussions and thorough information.

8. Mental Health and Reason to Live: You must know your role in life, living makes sense because of clarity, and the loads become enjoyable to carry. Every coming day will be exciting when you live with some cause, some intention, some focus. Unless and until you have some reason to live; one cannot be mentally fit. You want development of own or others, you want to feed your family, you want to enjoy your life with friends and relatives, you want to achieve something great, etc. If you don't have anything with you for which you want to live; you must create something such cause. Otherwise; your interest will finish and come to zero level; which will automatically destroy your mental health and balance.

9. Mental Health and ADHD (Attention Deficit Hypersensitivity Disorder) : Predominantly this disorder affects children but may appear in adults also. Many times adults are the victims which suffer this disorder from their early childhood.

What happed in ADHD: It's a chronic disorder in which person suffers from difficulty in paying attention, remain hyperactive and impulsiveness. The sufferers cannot concentrate at school or at work, face troubled relationships and result in low self-esteem.

It is generally diagnosed by doctors by noting the symptoms and their behavior. Lab tests or imaging are of no avail. Treatment may help but needs support from close people. **Mental health** balancing is of paramount importance in these patients.

10. Post Traumatic Stress Disorder (PTSD): It is a disorder which occurs by failure to recover after meeting with witnessing a horrible event; may be of any form. It may last for months or years, with intermittent triggering and bringing back the scene of trauma or that event intensifying emotional or physical reactions. **Mental health** balancing also help such type of patients too.

11. Bhagwadgeeta and Mental Health: Bhagwan Shrikrishna smartly narrated importance of remaining stress free in Bhagwadgeeta. What he says :

a. कर्मण्यवधिकारस्तेमाफालेशूकदचानख मा कर्मफलहेतुभ्रूमा ते संगोस्त्वकर्मणि ॥

It means; you are having right to perform but you can never expect the outcome of that. However; many of us do something and immediately start expecting fruits of that. **Example: People write some post on facebook or instagram and start looking continuously how many likes they get? Is it not funny? What happens if results are not in favour?** Nothing but to increase the stress level; which in turn releases adrenaline from adrenal gland and helps to shoot your blood pressure systematically.

b. ध्यायतोवीषायणपूसः संगस्तेशूपजयतेख संगस्तज्जयते कामः कामाताक्रोधोडभीजायते खख

It means if one start thinking about certain things; then he or she fall in its love and start its expectations by any means. And in case if fails to get it; results in blast of anger. If your neighbor buys TV of 72 inches and you are having only of 36 inches; is it worth to expect the same with you? It will increase your stress level. And hence

Bhagwan Shrikrishna says “Don’t fall in love with any expectations”.

12. Mental health and Anxiety, Stress & Depression. What is stress: Definition of Stress :

Feeling of frustration, anger or nervousness arising out in any situation or thought processes in which one reacts physically, mentally or emotionally. Time constraints, physical constraints, disorganization, excessive expectations and upcoming uncertainties lead to stress. It leads to restlessness, fatigue and lack of concentration and feel tired. Trauma of any nature like medical illness, drugs, accident, break up of friendship, marriage, relationships, stress at office, education site, stress of business, finances and money, flood like situations etc are possible factors for precipitating anxiety and depression.

There is not a single person in this world who is **100% stress free**. Yes, one can definitely try to reduce it. **So, let’s try to narrate the things which will help to minimize these.**

- 1. Exercise:** Prefer aerobic exercise and anaerobic. Aerobic exercise increases oxygen level in your body; **e.g. Walking, cycling, swimming, jumping, jogging, zumba, tennis playing, boxing, etc.** While anaerobic exercise increases glycogen consumption and reduces oxygen level at tissue level under exercise; **e.g. Weightlifting, high intensity interval training, jumping rope, squats, squat jump, plyometrics, Lunge, Isometric exercise, etc.**
- 2.** Getting proper sleep.
- 3.** Meditation.
- 4.** Pranayam.

5. Proper Diet Planning.
6. Stay Active.
7. Say good bye to Alcohol and smoking.
8. Limit Caffeine intake.
9. Drink chamomile tea – It calms your frayed nerves and keep you energetic.

If you enjoy above write up; follow me on following YouTube link; wherein I and my other colleagues try to explain causes, symptoms, signs, home remedies and need of doctors' consultation in various medical conditions. We are adding various write up on various medical topics continuously.





CA. Aniruddha Rathie

Practicing Chartered Accountant

Stock Market Profits

Don't Let
Taxes Steal
Your Gains



Nowadays, it is observed that many people are actively trying their luck or making investments in the **stock/share market**. But how many of you really know the exact treatment of income tax payable on the resulting **gains or losses**? I doubt many of you are fully aware of this. So, let's find out in a very simple manner and language what is the taxation on **gains or losses** from share market activity entails.

Before I start, I must inform you that various kinds of transactions happen in the share market, like **intraday trading, short-term trading/investment, long-term trading/investment, and future & option trading (in my opinion, F&O is the riskiest trading)**, and so on. Trust me, the tax treatments for all these 'different' types of trades/transactions are quite & totally 'different' from each other. Now, due to space constraints and limitations here (and also to avoid an overdose), I will be covering the tax treatment for the gains and losses from equity shares only. Trust me, if I get a good response to this article, I will be happy to write more on the tax treatments on intraday and even **future and option (F&O)** as well, in very simple language, of course.

Let's go further and focus on the main topic of this article: Taxation on gains and losses from equity shares.

Gains from Equity Shares

A. Short-term Capital Gains and Losses

If equity shares listed on a stock exchange are sold within **12 months** of purchase, the seller may make a short-term capital gain or incur a short-term capital loss. The seller makes a short-term capital gain when shares are sold at a price higher than the purchase price.

Calculation of Short-term Capital Gain = Sale price – Expenses on Sale – Purchase price

- **Tax on Short-term Capital Gains:** Short-term capital gains are taxable at **15%**.

A special tax rate of **15%** is applicable to **short-term capital gains**, irrespective of your tax slab.

- **Short-term Capital Loss:** Any short-term capital loss from the sale of equity shares can be set off against short-term or long-term capital gains from any capital asset. If the loss is not set-off entirely, it can be carried forward for a period of **8 years** and adjusted against any short-term or long-term capital gains made during these **8 years**. It is worth noting that a taxpayer will only be allowed to carry forward losses if they have filed their **income tax return** within the due date. Therefore, even if the total income earned in a year is less than the minimum taxable income, filing an **income tax return** is a must for carrying forward these losses.

B. Long-term Capital Gains and Losses

If equity shares listed on a stock exchange are sold after **12 months** of purchase, the seller may make a **long-term capital gain** or incur a **long-term capital loss**. Before the introduction of **Budget 2018**, **long-term capital gains** made on the sale of equity shares or equity-oriented units of mutual funds were exempt from tax under **Section 10(38)**.

As per the provisions of the **Financial Budget of 2018**, if a seller makes a **long-term capital gain** of more than **Rs. 1 lakh** on the sale of equity shares or equity-oriented units of mutual funds, the gain made will attract a **capital gains tax of 10%**. Also, the benefit of indexation will not be available to the seller. These provisions apply to transfers made on or after **April 1, 2018**.

- **Tax on Long-term Capital Gains:** Long-term capital gains on equity shares listed on a stock exchange are not taxable up to the limit of **Rs. 1 lakh**. As per the amendments in **Budget 2018**, **long-term capital gains** of more than **Rs. 1 lakh** on the sale of equity shares or equity-oriented units of mutual funds will attract a **capital gains tax of 10%**, and the benefit of indexation will not be available to the seller. These provisions apply to transfers made on or after **April 1, 2018**.
- **Long-term Capital Loss:** **Long-term capital loss** from equity shares until Budget 2018 was considered a dead loss – it could neither be adjusted nor carried forward. This is because **long-term capital gains** from listed equity shares were exempt, so losses from them were neither allowed to be set off nor carried forward. After **Budget 2018** amended the law to tax such gains made in excess of **Rs. 1 lakh at 10%**, the government also notified that any losses arising from such listed equity shares, mutual funds, etc. Would be allowed to be carried forward. The **income tax**

department, via its FAQs issued on **February 4, 2018**, clarified that **long-term capital loss** from a transfer made on or after **April 1, 2018**, will be allowed to be set off and carried forward in accordance with existing provisions of the Act. Therefore, the **long-term capital loss** can be set off against any other **long-term capital gain**, and unabsorbed long-term capital loss can be carried forward to subsequent **eight years** for set off against long-term gains.

Conclusion

So, there you have it – the **nitty-gritty of stock market taxes**. Remember, while profits are exciting, understanding the tax implications is crucial to maximizing your returns. **Want to dive deeper into the complex world of equity taxation?** Let me know, and I'll break it down for you in plain English. Until then, **happy investing! Just remember, even the smartest investors wear helmets!**

BUY



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