

POINT OF LOADING IS IN "ZY" PLANE

POINT OF LOADING IS OFFSET FROM "ZX" PLANE $\therefore F_z$ CAUSES M_{xx} (BENDING STRESS ALONG Z)

" " "XY" PLANE $\therefore F_y$ CAUSES M_{xx} (" ")

" " "XY" PLANE $\therefore F_x$ CAUSES M_{yy} (BENDING STRESS ALONG Z)

