



WICASA BUZZ



A MONTHLY STUDENT NEWSLETTER OF
WICASA OF NASHIK BRANCH OF WIRC OF ICAI

MAY 2020 • ISSUE 3



WHAT'S INSIDE

Informative Article for
Students of WICASA

Art Corner

Glimpses of Past Events.

WICASA CHAIRMAN'S COMMUNICATION

BY CA. SANJEEVAN V. TAMBULWADIKAR



Hope all of you are safe and are using this time of lockdown in a way to improve your knowledge and develop new skill sets. Maybe this has been your first summer vacation after you left school and maybe the last one to come for in many years. With the increase in lockdown, we may be missing going out and meeting friends, working in office, but the small sacrifices we make today will impact on our future and of our nation. I thank all those who made their bit of contribution to the Food kit distribution activity undertaken by Nashik Branch for the needy souls in and around Nashik.

NASHIK BRANCH OF WICASA OF WIRC OF ICAI

WICASA TEAM 2020-21

CA. Sanjeevan V. Tambulwadikar
Chairman

Dhanashree Mahesh Tiwari
Committee Member

Anuja Sanjay Burad
Committee Member

Vidhi Nilesh Parakh
Committee Member

Shubham Sunil Ohol
Committee Member

Siddhesh Satish Dharmadhikari
Committee Member

Arpita Hemant Deshpande
Committee Member

I thank all the students for their overwhelming response to the Quarantine Talent Hunt Competition. The quarantine period has helped the students to discover their hidden talents, in a way it has been a time to relax from the busy schedules between your offices and classes. This lockdown has just showed us how we do not use our full potential and get stuck up in the everyday lifecycle. It has given us the time to think about our future and stabilize the goals of our life. The hidden talent of our students was also displayed in the live fun event conducted on social media platform-Instagram. I thank everyone for their grand participation and all the performers for their splendid performances.

The exams being further postponed to the month of July, I urge the students not to get distracted and be focussed on studies. "Every day is a new beginning, stay away from what might have been and look at what can be". These events may bring something more grateful than you have imagined off. Examination is the most important part in the life of student, but during this period of crisis, maintaining your health is of utmost importance. The time gone can be recovered but the loss that may be caused to life is irreparable. We should thank ourselves for the life we are living and think about the less fortunate souls who are suffering far more than us.

In the previous month we had sessions of How to prepare for Examinations, Advanced excel and Training in Articleship by eminent faculties. All these sessions were attended by many students, I thank them and also the faculties for imparting us with their knowledge and wisdom. In the coming month too, we will be having more such inspiring sessions along with fun events for the students. Studies done with some fun are always remembered and helps a large deal in the exam. The life of CA student is very busy with Articleship, studies, classes and kind of makes them forget their hobbies and other interests. The hobbies and extra-curricular acts that we do, shape us into a good human and helps us in understanding the ways of living our life, it helps to improve our personality. This lockdown has helped in spending our time for these hobbies and hope everyone will keep on these hobbies and interests permanent by taking time for it in the future.

The institute has arranged for exemption in completion of GMCS, orientation and ITT courses for the students who were to do the same in this period of lockdown. Also, waiver has been given for condonation fee for various forms to filled by students in this period of lockdown. The students should be aware of the same and take benefit of it.

With the dedicated WICASA team of our Branch we will be conducting many activities in the months to come via different medium which will help the students academically as well as socially. Our motto is to develop the students with all the qualities, be it academic, moral as well as professional. Though the methods of conducting sessions and events has changed with the ongoing crisis, we will ensure that it will be more interesting and more fun for all of us.

The newly selected WICASA is dedicated to work for the betterment and knowledge sharing for the students. A lot of things are there to look forward in the current year for the students. The new batch for the foundation and IPCC will be announced soon and will start in the month of May. Eminent faculties will be conducting the classes which will definitely benefit the students at large.

Without the active support of the students, it is not at all possible to conduct any events and activities. I urge to all the students and also the members to encourage their article assistants to actively take part in the branch activities and gain as much of knowledge and experience from the same.

“There are some defeats more triumphant than victories.” The small defeat of this crisis will only inspire us be stronger and more determined to attain our goals. Everyone be focussed and keep your good deeds on. Stay safe! Stay Healthy! Stay focussed!

CA. Sanjeevan V. Tambulwadikar

Chairman

WICASA of Nashik Branch of WIRC of ICAI

ICAI NEWS & UPDATES

CONTRIBUTED BY NEWSLETTER TEAM

Postponement of Chartered Accountant Examinations, May 2020

In continuation to the Important Announcement dated 27th March, 2020, it is hereby notified for general information that in view of the ongoing spurt of the COVID-19 pandemic and in the interest of the wellbeing of students, the Chartered Accountant Examinations scheduled from 19th June 2020 to 4th July, 2020 stand rescheduled and the said examinations shall now be held from 29th July 2020 to 16th August, 2020 as per details given in the circular on below link.

<https://resource.cdn.icai.org/59333examicaio20520.pdf>

Waiving off Condonation Fee for Students

Due to ongoing period of lock down amid Covid-19, it has been observed that students are facing problems in online filing of various application forms related to practical training within prescribed time and such delay is causing levy of condonation fee upon them.

Considering hardship faced by the students, it has been decided to waive off condonation fee on delay filing of all articulated/industrial training related application forms till 30th June 2020 if transaction date in such application forms falls between 1st March 2020 to 30th May 2020. This period includes one-month prescribed time limit given in general.

https://www.icai.org/new_post.html?post_id=16454&c_id=219

Extension of time period for commencement of Practical Training on or before 30th April 2020 to 31st May, 2020 for appearing in Final examination to be held in November, 2022

In order to remove hardship caused to students who are required to commence their Practical Training on or before 30th April, 2020 to appear in November, 2022 Final examinations, but are not able to commence their Practical Training within the stipulated date on account of COVID-19, the Competent Authority has decided to relax the afore-stated requirement as a one-time measure as under:-

“Students who are required to commence their Practical Training on or before 30th April, 2020 but are not able to commence due to lockdown in the country on account of COVID-19, as a one-time measure are hereby allowed to commence their Practical Training on or before 31st May, 2020 and then are allowed to appear in their Final examination to be held in November, 2022.”

https://www.icai.org/new_post.html?post_id=16421&c_id=219

Allowing provisional registration in the Foundation Course of Institute of Chartered Accountants of India (ICAI) for students who have been allotted either admit card and/or appeared in one or more papers of Class XII examinations

Due to the outbreak of the COVID -19 pandemic, the CBSE/ICSE/State Boards have postponed Class 12th Board examinations that were to be held from 19th March 2020 and onwards.

In view of above, such candidates who are not able to register themselves in the Foundation due to non-appearance in all papers of class 12th Examination, the Competent Authority has decided to relax the eligibility criteria for registering in Foundation Course, as a one-time measure, which is as under:-

- Candidate may provisionally register in the Foundation Course on or before 30th June 2020 if he has been either allotted the admit card and/or appeared in one or more papers in the months of February/March 2020 in the Senior Secondary (10+2) Examination conducted by an examining body constituted by law in India or an examination recognised by the Central Government or the State Government as equivalent thereto for the purpose of admission to graduation course and;
- appear in November 2020 Foundation examination after passing the Senior Secondary (10+2) examination conducted by an examining body as mentioned above.

https://www.icai.org/new_post.html?post_id=16422&c_id=219

Exemption from Completion of Orientation Course (OC) and Information Technology Training (ITT) before admission in Practical Training on or before 30th April, 2020

The Council at its meeting held on 20th March, 2020 invoked the powers under Regulation 205 of The Chartered Accountants Regulations, 1988 and decided to pass the resolution to grant one-time relaxation to the following category of students:

Who were to take admission in Practical Training on or before 30th April, 2020 but are not able to admit in Practical Training due to non-completion of Orientation Course and IT Training. be allowed to take admission in Practical Training on or before 30th April, 2020 and complete Orientation Course and IT Training on or before 31st August, 2020 and thereafter be allowed to appear in Final examination to be held in November, 2022.

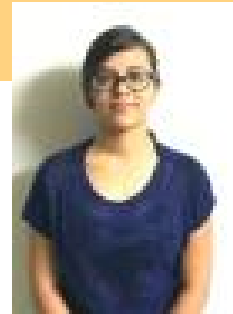
For detailed information please refer the circular in the link-
https://www.icai.org/new_post.html?post_id=16391&c_id=219

Exemption from Completion of Management and Communication Skills Course (MCS Course) & Advanced Information Technology Training (Adv. ITT) to appear in Final May 2020 Examination

The Council at its meeting held on 20th March, 2020 invoked the powers under Regulation 205 of The Chartered Accountants Regulations, 1988 and decided to pass the resolution to grant one-time relaxation to the such category of students who are not able to complete MCS Course and Adv.IT Training before appearing in May, 2020 Final Examination :

be allowed to appear in May, 2020 Final Examination and complete the aforesaid training along with passing of AICITSS (Adv.IT exam) conducted by the Examination Department before the declaration of May, 2020 Final Examination result.

For detailed information please refer the circular in the link-
https://www.icai.org/new_post.html?post_id=16390&c_id=219



ARTIFICIAL INTELLIGENCE

Contributed by Anuja Burad – WRO 0587337

Artificial intelligence (AI) refers to the simulation of human intelligence in machines that are programmed to think like humans and mimic their actions. The term may also be applied to any machine that exhibits traits associated with a human mind such as learning and problem-solving. To explain in simple words, it's the capability of a machine to imitate intelligent human behaviour.

Online assistants such as Ok Google, Siri, Cortana and Alexa are great examples. Machine Learning, Deep learning are subsets of AI.

In the last few years, AI has become an integral part of our lives. From OTT platforms recommending movies to assist doctors diagnose diseases. Areas of accounting, auditing or even taxation aren't left untouched. Many tools have been developed or being tested to record transactions automatically, audit the transactions, and predict the outcome of tax disputes.

In the area of accountancy machine learning has helped in correctly classifying transactions, providing forecasts for revenue or costs. This in turn helps free time to focus on taking decisions based on the financial data available.

Auditing is another area where AI would have its impact. In the past organisations had manual records and thus audits were conducted manually. With the use of computers in various processes even the auditors moved to using computers. Today we cannot imagine an Audit being conducted without using various software and tools. Thus, with AI seeping into business processes it isn't long before its usage while auditing becomes a necessity rather than an option.

The current Pandemic has forced organisations to incorporate technology and automation to an even greater extent. This in turn provides Chartered Accountants with opportunities to lead and guide their clientele through this changing scenario. In fact, our institute has begun to train and educate its members and students in this area.

Learning about AI is important so as to not let the boons affect you. Make AI your strength rather than weakness in the professional sector. Let the bright side provide you opportunities and let the awareness help you curb the evils like the threats to privacy.



BRIEF STUDY OF SECTION 269ST OF INCOME TAX ACT, 1961

Contributed by Pushp Kumar Sahu – CRO0553317

In this article we will understand why section 269ST is introduced and what is the need of invoking such provisions,

Section 269ST was introduced by finance act, 2017 in Income tax act, 1961 by the central government in order to curb the tax evasion, regulation and circulation of Black money. Most of the transactions in India are done in cash (specially real estate transactions) as a tactic to evade the income tax, as cash transactions are difficult to track by the department. Therefore, there is a great need and requirement to invoke such provisions with the intention of restricting cash transactions. There are already provisions in the act to restrict cash transaction. For instance, the provisions of section 40A(3) imposing restrictions on cash expenditure. Similarly, there are provisions under sections like 269SS/269T regarding accepting and repayment of loans in cash.

But, there is no provision in income tax regarding cash receipts before inserting section 269ST (i.e. before 1st April, 2017) and this what it makes a difference between the existing provisions and 269ST. It cast a restriction on the person receiving the cash i.e. payee.

Understanding the provision of section 269ST;

**No person shall receive an amount of two lakh rupees or more—(a) in aggregate from a person in a day; or
(b) in respect of a single transaction; or
(c) in respect of transactions relating to one event or occasion from a person,**

otherwise than by an account payee cheque or an account payee bank draft or use of electronic clearing system through a bank account.

Provided that the provisions of this section shall not apply to—

- (i) any receipt by—
 - (a) Government;
 - (b) any banking company, post office savings bank or co-operative bank;
- (ii) transactions of the nature referred to in section 269SS;
- (iii) such other persons or class of persons or receipts, which the Central Government may, by notification in the Official Gazette, specify.

Explanation.—For the purposes of this section,—

- (a) "banking company" shall have the same meaning as assigned to it in clause (i) of the Explanation to section 269SS;
- (b) "co-operative bank" shall have the same meaning as assigned to it in clause (ii) of the Explanation to section 269SS

Important Notes:

- 1) Applicability: This section is applicable to all persons as defined in section 2(31). It covers all types of receipts whether it is a capital or revenue.

Penalty for non-compliance of section 269ST (Section 271DA).

If a person receives any sum in contravention of the provisions of section 269ST, he shall be liable to pay, by way of penalty, a sum equal to the amount of such receipt. Any penalty imposable under sub-section (1) shall be imposed by the Joint Commissioner.

Examples of transaction covered under section 269ST

1) Laxminarayan & Associates (a partnership firm) has entered into a transaction of purchase of immovable property from Pushp kumar sahu at a consideration of 25,00,000/- INR. The mode of payment is partly cash and partly by NEFT, cash portion is 5,00,000 and remaining is NEFT. In this case pushp kumar sahu has received cash in excess of 2,00,000/-INR. In which he has violated the provisions of section 269ST. Therefore, penalty will be leviable u/s 271DA for receiving cash @ rate of 100%. In layman, penalty will be levied on transaction portion received in cash.

2). Laxminarayan & Associates (a partnership firm) has withdrawn an amount of 3,00,000/-INR from a bank account in a single day. In this case receiving person is laxminarayan & associates which has received an amount exceeding 2,00,000/-but still it is not violating the provisions of section 269ST. Therefore, penalty will not be levied u/s 271DA; because there is a clarification regarding the same by Central Board of Direct taxes that there will be no restriction on cash withdrawal from bank.

Clarifications in respect of section 269ST of the Income-tax Act, 1961

Vide Circular No. 22 of 2017 Dated 03rd July, 2017.

F.No.370142/10/2017-TPL

Government of India, Ministry of Finance

Department of Revenue

(Central Board of Direct Taxes) (TPL Division) ***

1. With a view to promote digital economy and create a disincentive against cash economy, a new section 269ST has been inserted in the Income-tax Act, 1961(the Act) vide Finance Act, 2017. The said section inter-alia prohibits receipt of an amount of two lakh rupees or more by a person, in the circumstances specified therein, through modes other than by way of an account payee cheque or an account payee bank draft or use of electronic clearing system through a bank account. Penal provisions have also been introduced by way of a new section 271DA, which provides that if a person receives any amount in contravention to the provisions of section 269ST, it shall be liable to pay penalty of a sum equal to the amount of such receipt.
2. Subsequently, representations have been received from non-banking financial companies (NBFCs) and housing finance companies (HFCs) as to whether the provisions of section 269ST of the Act shall apply to one instalment of loan repayment or the whole amount of such repayment.
3. In this context, it is clarified that in respect of receipt in the nature of repayment of loan by NBFCs or HFCs, the receipt of one instalment of loan repayment in respect of a loan shall constitute a 'single transaction' as specified in clause (b) of section 269ST of the Act and all the instalments paid for a loan shall not be aggregated for the purposes of determining applicability of the provisions section 269ST.



EXCEL TRICKS & TIPS

Contributed by CA. Chinmay Marathe

Many times, in our ordinary day to day workings we come across situations wherein we want to Count or Sum up Some data with a specific given criterion. This can also be done using the Conditional IF Formula in a New column applying the condition and then putting the data into a PIVOT table. But oftentimes this process is un-necessary and can add an Extra worksheet to our file which is already in several Megabyte Size.

To avoid the specific situations what we can do is use "COUNTIF" function. We all have at times used it but we may have not explored true power of the function. Hence in this article I am giving you a list in below table with a "Pseudo Formula" wherein you get the structure and idea about the formula and can simply implement it as per the context given in your daily Data Analysis.

In the table below I have used COUNTIF function for the example, But the same Logic can be implemented in some others Functions like Sumif, Sumifs, Countifs etc.

	A	B	C	D
1				
2	Unique Borrowers	5		
3	Formula Used	{=SUM(1/COUNTIF(\$A\$6:\$A\$14,A6:A14))}		
4				
5	Customer Name	Loan Type	Limit	Outstanding
6	Pierre Cox	CC	7,00,00,000.00	6,71,72,815.46
7	Thomas Crane	TL	7,00,00,000.00	6,85,09,978.00
8	Miranda Shaffer	CC	5,00,00,000.00	5,19,67,769.17
9	Bradyn Kramer	CC	3,00,00,000.00	3,42,22,735.06
10	Alvaro Mcgee	TL	5,00,00,000.00	5,47,11,077.13
11	Thomas Crane	CC	10,00,00,000.00	9,51,06,485.77
12	Miranda Shaffer	TL	5,00,00,000.00	4,79,50,738.88
13	Bradyn Kramer	TL	2,00,00,000.00	1,60,50,439.71
14	Alvaro Mcgee	CC	3,00,00,000.00	2,63,14,556.02
15		Total	47,00,00,000.00	46,20,06,595.21

Example Formula	What it Does
=COUNTIF(Data,12)	Returns the number of cells containing the value 12
=COUNTIF(Data,"<0")	Returns the number of cells containing a negative value
=COUNTIF(Data,"<=0")	Returns the number of cells not equal to 0
=COUNTIF(Data,">5")	Returns the number of cells greater than 5
=COUNTIF(Data,A1)	Returns the number of cells equal to the contents of cell A1
=COUNTIF(Data,">=A1")	Returns the number of cells greater than the value in cell A1
=COUNTIF(Data,"")	Returns the number of cells containing text
=COUNTIF(Data,"???")	Returns the number of text cells containing exactly three characters
=COUNTIF(Data,"budget")	Returns the number of cells containing the single word budget (not case sensitive)
=COUNTIF(Data,"*budget*")	Returns the number of cells containing the text budget anywhere within the text
=COUNTIF(Data,"A*")	Returns the number of cells containing text that begins with the letter A (not case sensitive)
=COUNTIF(Data,TODAY())	Returns the number of cells containing the current date
=COUNTIF(Data,">=AVERAGE(Data)")	Returns the number of cells with a value greater than the average of the values
=COUNTIF(Data,">=AVERAGE(Data)+STDEV(Data)*3")	Returns the number of values exceeding three standard deviations above the mean
=COUNTIF(Data,3)+COUNTIF(Data,-3)	Returns the number of cells containing the value 3 or -3
=COUNTIF(Data,TRUE)	Returns the number of cells containing the logical value TRUE
=COUNTIF(Data,TRUE)+COUNTIF(Data,FALSE)	Returns the number of cells containing a logical value (TRUE or FALSE) containing a logical value
=COUNTIF(Data,"#N/A")	Returns the number of cells containing the #N/A error

Additionally, I would like to give a tip about an Array formula for counting the "unique values" in a List of Bank Loan Dump using an Array formula wherein you have a list given by the bank for borrowers having limit more than 5 Crore. But the list has not summarized the borrowers and you want to know the number of Unique Borrower in list. Here in below Snapshot as you can see you can do this by way of array formula.

Step 1: Type the exact formula "`=SUM(1/COUNTIF(A6:A14,A6:A14))`" in Cell B2. (Don't hit Enter Yet)

Step 2: For normal formulas we only hit Enter after typing the formula in the cell. But in this formula we will have to press "Ctrl + Shift + Enter" (Three of them at the same time).

Please note that the Array formulas are Special formulas in excel and the curly brackets are automatically added by the Excel after you enter a formula by pressing "Ctrl + Shift + Enter".

For the Video Presentation of Above Tips Please Watch my Youtube Channel "CA. Chinmay Marathe Excel"



HEALTH TIPS

CONTRIBUTED BY CA. YOGESHKUMAR SHANTILAL SAKHALA

Precautions to be taken for COVID-19 outbreak

Stay aware of the latest information on the COVID-19 outbreak, available on the WHO website and through your national and local public health authority. Most people who become infected experience mild illness and recover, but it can be more severe for others. Take care of your health and protect others by doing the following:

Wash your hands frequently

Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water.

Why? Washing your hands with soap and water or using alcohol-based hand rub kills viruses that may be on your hands.

Maintain social distancing

Maintain at least 1 metre (3 feet) distance between yourself and anyone who is coughing or sneezing.

Why? When someone coughs or sneezes they spray small liquid droplets from their nose or mouth which may contain virus. If you are too close, you can breathe in the droplets, including the COVID-19 virus if the person coughing has the disease.

Avoid touching eyes, nose and mouth

Why? Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and can make you sick.

Practice respiratory hygiene

Make sure you, and the people around you, follow good respiratory hygiene. This means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze. Then dispose of the used tissue immediately.

Why? Droplets spread virus. By following good respiratory hygiene you protect the people around you from viruses such as cold, flu and COVID-19.

If you have fever, cough and difficulty breathing, seek medical care early

Stay home if you feel unwell. If you have a fever, cough and difficulty breathing, seek medical attention and call in advance. Follow the directions of your local health authority.

Why? National and local authorities will have the most up to date information on the situation in your area. Calling in advance will allow your health care provider to quickly direct you to the right health facility. This will also protect you and help prevent spread of viruses and other infections.

Stay informed and follow advice given by your healthcare provider
Stay informed on the latest developments about COVID-19. Follow advice given by your healthcare provider, your national and local public health authority or your employer on how to protect yourself and others from COVID-19.

Why? National and local authorities will have the most up to date information on whether COVID-19 is spreading in your area. They are best placed to advise on what people in your area should be doing to protect themselves.

Protection measures for persons who are in or have recently visited (past 14 days) areas where COVID-19 is spreading

- Follow the guidance outlined above.
- Stay at home if you begin to feel unwell, even with mild symptoms such as headache and slight runny nose, until you recover. Why? Avoiding contact with others and visits to medical facilities will allow these facilities to operate more effectively and help protect you and others from possible COVID-19 and other viruses
- If you develop fever, cough and difficulty breathing, seek medical advice promptly as this may be due to a respiratory infection or other serious condition. Call in advance and tell your provider of any recent travel or contact with travelers. Why? Calling in advance will allow your health care provider to quickly direct you to the right health facility. This will also help to prevent possible spread of COVID-19 and other viruses.

When and how to wear medical masks to protect against coronavirus

Before putting on a mask, clean hands with alcohol-based hand rub or soap and water.

Cover mouth and nose with mask and make sure there are no gaps between your face and the mask.

Avoid touching the mask while using it; if you do, clean your hands with alcohol-based hand rub or soap and water.

Replace the mask with a new one as soon as it is damp and do not re-use single-use masks.

To remove the mask: remove it from behind (do not touch the front of mask); discard immediately in a closed bin; clean hands with alcohol-based hand rub or soap and water.

Yoga and Pranayam

Yoga and Pranayama's plays an important role in day to day life of the each individual. As a professional we are having much need of the yoga and paranayama to stay stress free. According to yoga philosophy, the postures are merely preludes to deeper states of meditation that lead us towards enlightenment, where our minds grow perfectly still and our lives grow infinitely big. Pranayama, the formal practice of controlling the breath, lies at the heart of yoga.

Benefits of regular practice of Pranayama

1. Increases and enhances the quantity and quality of prana.
2. Clears blocked nadis and chakras. Clears the whole energy around you, expands your aura and heightens the spirit.
3. Makes one energetic, enthusiastic and positive.
4. Brings harmony between the body, mind, and spirit, making one physically, mentally and spiritually strong. It brings clarity to the mind and good health to the body.
5. Breathe deep- Your lungs are your biggest lymph pumps, clearing out clutter and toxins, explains Hall Carlson. daily practice of pranayama to mitigate stress and boost immunity. Deep breathing, or complete yogic breath, will do—anything that opens your lungs and side ribs, and keeps things moving.

Yoga Poses for Boosting Immunity and Reducing Stress –

Gather your props: two blocks, one strap, one bolster, two blankets, and an eye pillow. Warm up with 1-2 rounds of slow, rhythmic Moon Salutations.

Slow, rhythmic yoga not only relaxes the body and mind, but certain poses can also release congestion and enhance overall well-being. Relaxation and stress reduction have actually been linked to a stronger immune system. Worried about all the bugs and viruses going around nowadays? Try the following postures to stay healthy and calm.

1. Balasana (Child's Pose, variation)

From hands and knees, lower your hips onto your heels, and press back to Child's Pose with straight arms. Walk your hands to the left until you feel a good stretch along your right torso. Gently breathe into your right side ribs to loosen and stretch the side torso. Hold for 6-10 soothing breath cycles. Invite your entire body to soften and relax. Repeat on the other side.



2. Dolphin Pose

This warming inversion helps drain excess lung congestion (kapha dosha) while developing arm strength. With your forearms grounded, spine straight, and legs lengthening down through the heels, close your eyes and take 3-6 deep, full-body breaths. Keep a tissue handy to clear out mucus from the lungs and sinuses after you come out of the pose. Explore the enhanced openness of the breath! (Note: avoid during sinus infection.)



3. Parivrtta Janu Sirsasana (Revolved Head-of-the-Knee Pose)

Keep a strap handy. Sit with your legs extended in front of you. Bend your right knee and lower it to the floor, placing the sole of your right foot on your left inner thigh. Bring your left hand to your right knee and your right hand to the floor by your right hip, twisting to the right. Elongate both sides of your torso, then extend your right arm alongside your right ear and move into a side bend, reaching for your left foot (or use a strap wrapped around your foot). Take the inside of your left foot with your left hand, and turn your chest toward the ceiling. Breathe fully into your left rib cage for 3-6 breaths. Then, carefully release your left foot and sit up. Repeat on the other side. This twisting side bend is a challenging pose—great for opening the chest, stretching the legs, and enhancing pranic circulation.



INSPIRATIONAL SUCCESS STORY

Chartered Accountancy (CA) is one of the most sought-after and toughest professional courses. Clearing CA isn't easy as many spend years preparing to crack it. However, there are some candidates who beat all odds to clear CA. Their success stories prove it is possible to achieve success despite multiple failures, hardships, and other challenges. Today, we are sharing with you another story of a young man who inspite of being completely blind fulfilled his childhood dream of becoming a Chartered Accountant. This is the story of Rajashekhar Reddy of Guntur, a city located in the state of Andhra Pradesh.

Rajashekhar was born in a poor family in Guntur. His father who remained the only earning of the family during his childhood days was an electrician by profession. It was quite tough for him to manage and procure the basic necessities of the entire family with his meagre earnings. Rajashekhar's mother who is a homemaker never wanted him to take up a job because she felt every job would bring stress on his son's lives. Rajashekhar Reddy, however, had some other plans, and he didn't want to confine himself within the four walls of his small room.

When everybody lost hope on him, his grandmother was still optimistic. At the age of 11 Rajashekhar was diagnosed with tumour in his brain. The brain tumour led the damage of an optic nerve resulting in complete loss of vision that cannot be restored by any means. Massive depression gripped young Rajashekhar, who even once thought of quitting studies. At one point of time, even his parents gave up hope. When everybody was worried about the future of the young child, his grandmother kindled a ray of hope. She came to know of about the existence of a school for the blind in the nearby city of Hyderabad and suggested to relocate there.

Soon Rajashekhar was brought to Hyderabad and was admitted to Devnar School of Blind. Undoubtedly this the best decision during that time. Life took a positive turn after Rajashekhar started attending the new school. His mentors, volunteers, and counsellors brought back the lost confidence.

A few years later Rajashekhar came to know about Chartered Accountancy. When he was in 10th Standard his life goal was set – he wanted to become a CA. After passing B.Com from Osmania University, he started working to crack the CA examinations and enrolled himself in a CA coaching Institute. Clearing the examination is always a tough task. It became even more tougher because of his lack of vision. And, availability of study material for blind was a remote possibility. Rajashekhar's teacher at his CA coaching Institute along with a few volunteers of an NGO converted the hard copies of the study materials and books into an audio format using text to speech software. During the classes, he used to record the lectures of the teachers so that he can hear them later on.

He would record the lectures at the coaching institute and hear them after returning home. Also, the questions for practical paper are lengthy, and going over them, again and again, is tedious as his peers with normal vision could always go back to a certain part of the question or pick up a book and start reading right away. For practical preparation, his teachers and volunteers had been helpful.

Rajashekhar Reddy used to study for long hours. His motive was clear-he wanted to crack CA and also wanted to prove a point that a visually challenged person can also become a Chartered Accountant.

Rajashekhar's few years hard work paid off after he successfully cleared the prestigious CA examination in his second attempt in the year 2013. He was only 23 during that time. His story is quite inspiring. It proves that barriers and problems are our personal teachers which give us the opportunity to move out of the past into totality of possibilities.

ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS-WRITING

First Prize- Saloni Kalantri WRO - 0414195



Failure

We cry while others celebrate,
We isolate ourselves while others party,
We stop everything & get drowned in sadness while others try to be even more better.

Our society has never learned to accept failures. In fact our society doesn't know what failing is like because everyone of us don't fail. People who fail are limited because people who try to achieve something with that kind of intense passion are even more limited.

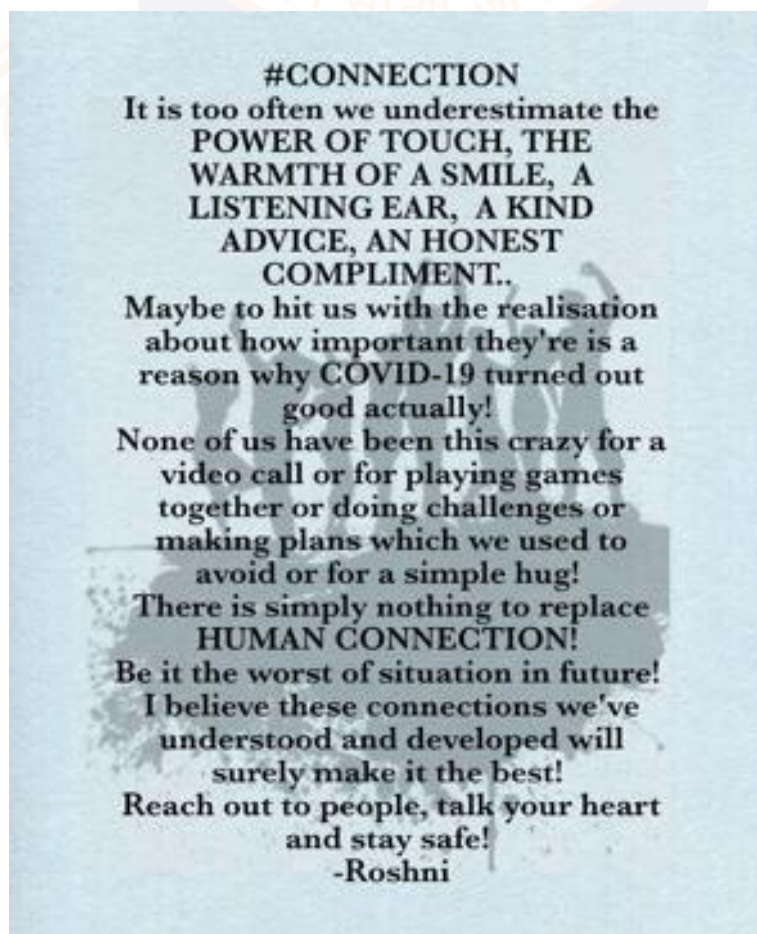
When you see others rushing, don't panic!

It's alright if you're a bit late. At least you're different. You're unique. You have done what you loved and have shown the world the power of patience.

If you quit now, the world may gain another corporate job employee or a simple businessman but if you stick to your dreams the world will receive a superstar, born n brought up within you.

Gift the world the best you can! Keep going and growing.

Second Prize - Roshni Daga WRO - 0555511



Third Prize - Chandan Dhoot WRO - 0592070



Way to get through in life!!

Greatful

Empathy

Accountablity

Inspire

Gratitude gives us perspective - our past is wonderful no matter what has happened.

Empathy is forgiveness - we make mistakes every single day. We must forgive ourselves because we can't give what we don't have.

Accountability allows us to take control of your life. No matter what happens, if you are accountable you're in control.

Stay inspired internally by connecting to that which inspires you

·If you have got an problem of people getting though you are people hurting you...

You should throw this two things

°empathy

°compression

On them it will help you get through it!

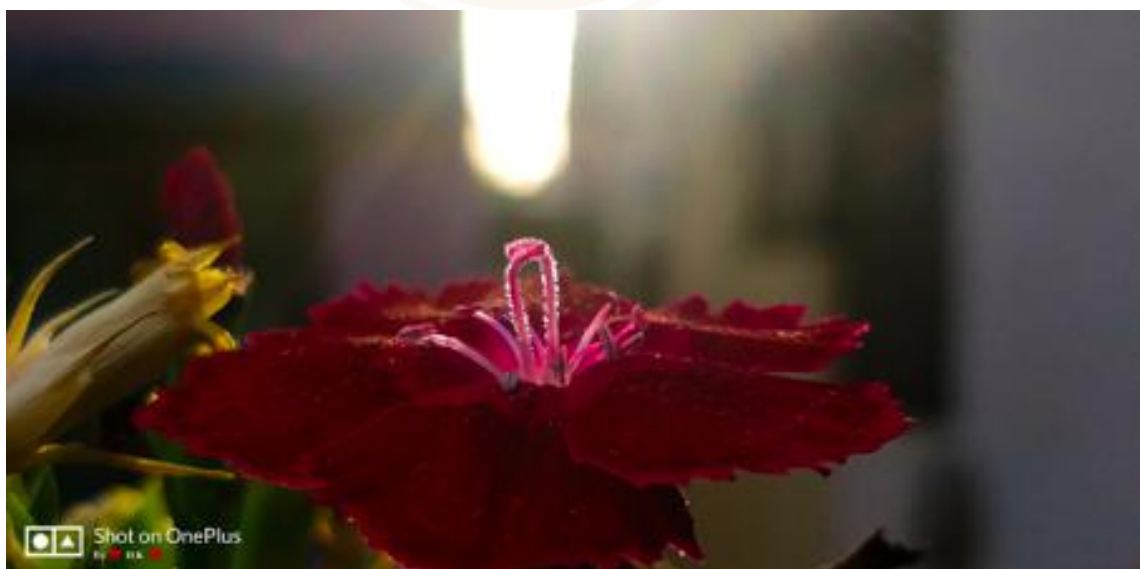
Show humanity towards people its the hardest thing one could have!

And Be Happy for every movement life gonna be tuff just just go though it grow tho it!!

ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS-PHOTOGRAPHY

First Prize – Darshan Raiyani WRO – 0641296



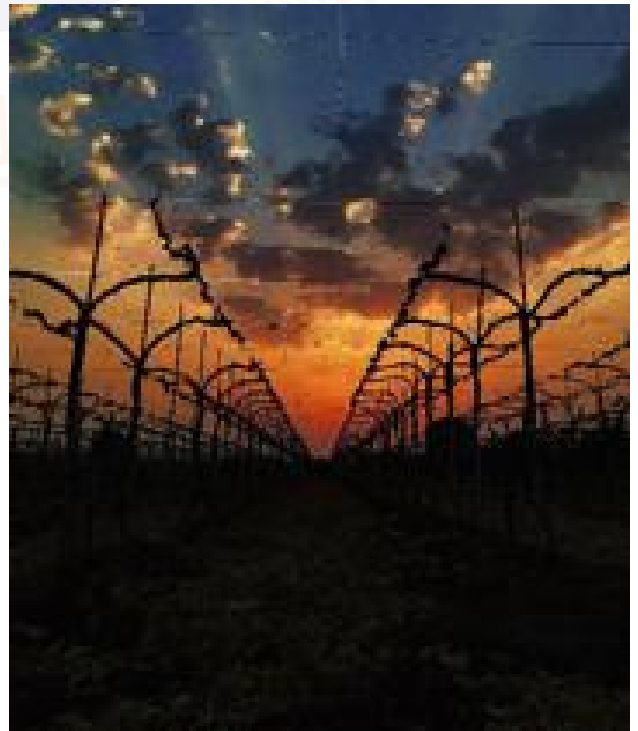
ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS-PHOTOGRAPHY

Second Prize – Pranit Patil WRO – 0572291



Third Prize – Sumit Rayate – WRO – 0363492



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS-SKETCHING

First Prize – Ankita Ahire WRO – 0589635



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS-SKETCHING

Second Prize – Sakshi Oak WRO – 0588968



Third Prize – Aboli Joshi – WRO – 0612809



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS - POETRY

First Prize – Komal Parik WRO – 0683713

The Tremolo Voice

When no means no will be heard seriously,
When no girl will be raped physically or
mentally,

When i'll no more have to keep my mouth
shut nd hands fold,
When i can walk safely on a lonely road,

When no one will be sad if i am born ,
When my gender won't let me to get thrown,

When conversations will be done by looking
into my eyes nd not at my breast,
When everyone won't be interested in the
size of my waist,

When my hole won't affect my whole
personality,
When job opportunities will be given at total
equality ,

When cases like aasifa nd nirbhaya won't be
pending,
When every sad story will get a happy
ending,

Yes i dream to wake up to a day nd i know i
will,
When i'll be much more than a hashtag or a
social media drill.

- Komal Parik

ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS - POETRY

Second Prize - Shubham Ohol WRO - WRO0588058

पाऊस असा पाहिजे...!!

पाऊस असा पाहिजे, सोबत भिजायला सखी पाहिजे,
ना छत्री असो ना रेनकोट, चिंब भिजलेले मन मात्र पाहिजे..
पाऊस असा पाहिजे, सोबत भिजायला सखी पाहिजे ॥

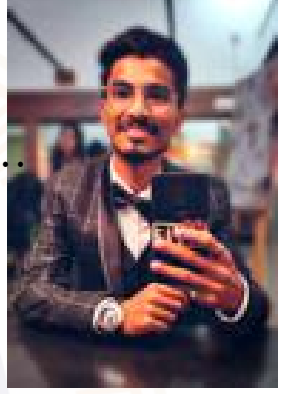
मनात दडलेले दुःख जरी असले,
चेहऱ्यावर मात्र आनंदाचे भाव पाहिजे...
चिंब भिजलेले मन खट्याळ जरी असले
तरी वेळीच त्याला आवरता आले पाहिजे ॥

सर्व सुखदायी या पावसात,
हृदयाला प्रेमाची झालर पाहिजे...
डोळे जरी भरून आले,
ते पुसायला तिची साथ पाहिजे ॥

पाऊस असा पाहिजे, सोबत भिजायला सखी पाहिजे !!
तिच्या सुरांत आपले सुर मिसळता आले पाहिजे,
कविता जरी पावसावर असो, वर्णन तिचेच झाले पाहिजे...
प्रेम कसाही असलं तरी ते Direct पोहोचवता आले पाहिजे,
इतरांच्या मनात कसेही असो, तिच्या डोळ्यांत impression
छान पाहिजे ॥

पाऊस संपताना निरोप आनंदाने घेता आला पाहिजे,
हातातला हात जरी सुटत असला,
तरी तिला डोळ्यांत सामावून घेता आले पाहिजे...॥
कारण,

पाऊस असा पाहिजे, सोबत भिजायला सखी पाहिजे,
ना छत्री असो ना रेनकोट, चिंब भिजलेले मन मात्र पाहिजे..



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS - POETRY

Third Prize - Chinmay Pathak WRO - 0604729



ठहर जा ए पल,
आज दिल से हस लेने दे।
ठहर जा ए पल,
आज जी भर के रो लेने दे।
जी लेने दे थोड़ा, बरसो का हु मैं थका,
कुछ इस तरह ठहर जा।
बोहत भाग लिया, थोड़ी गहरी साँसे लेने दे,
बोहोत खो दिया अब थोड़ा खुदको पानी भी दे,
ठहर जा, तू थोड़ा और ठहर जा।
कुछ इस तरह बीता हु मैं, कुछ इस तरह बीता हैं सब,
अब बीतने की तक ताकत नहीं रही,
आज ठहर जा ए पल।
कुछ युह गुज़रे हैं लम्हे, बड़े बेताब से, आज थोड़ा आजाद होने दे,
खयालो ने तंग कर रखा था, आज थोड़ा बेखयाल होने दे,
हिसाब मैं ही कट गयी ज़िन्दगी, आज बेहिसाब रहने दे, ए पल, कुछ
चंद लम्हे ठहर जाने दे।

मांग मांग के जी रहा मैं, आज थोड़ा बॉटने दे,
कर्ज़दार हु कितनो का, आज सबकुछ चुकाने दे,
आज थोड़ा और ठहेर ले, ए पल!
बस, थोड़ा और जीने दे, आज थोड़ा और हसने दे!

ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS-PAINTING

First Prize – Sumit Rayate WRO – 0363492



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS-PAINTING

Second Prize – Krishna Pitroda WRO – 0671793



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS-PAINTING

Third Prize - Avadhi Nathwani WRO - 0635938



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS DANCE

First Prize – Mamta Lahoti WRO – 0573311



Second Prize – Shweta Kahnde WRO – 0588098



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS DANCE

Third Price – Rudri Kachhy WRO – 0649350



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS - MUSIC

First Prize - Chinmay Bhargave WRO - 0612770



Second Prize - Dev Pathak WRO - 0627439



Third Prize - Chirag Vadukul WRO - 0644026



ART CORNER

QUARANTINE TALENT HUNT COMPETITION WINNERS - CRAFT

First Prize - Priyanka Poojara WRO - 0673189



GLIMPSES OF PAST EVENTS

FOOD KIT DISTRIBUTION

(TO NEEDY PEOPLE IN RURAL AREA NEARBY NASHIK.)



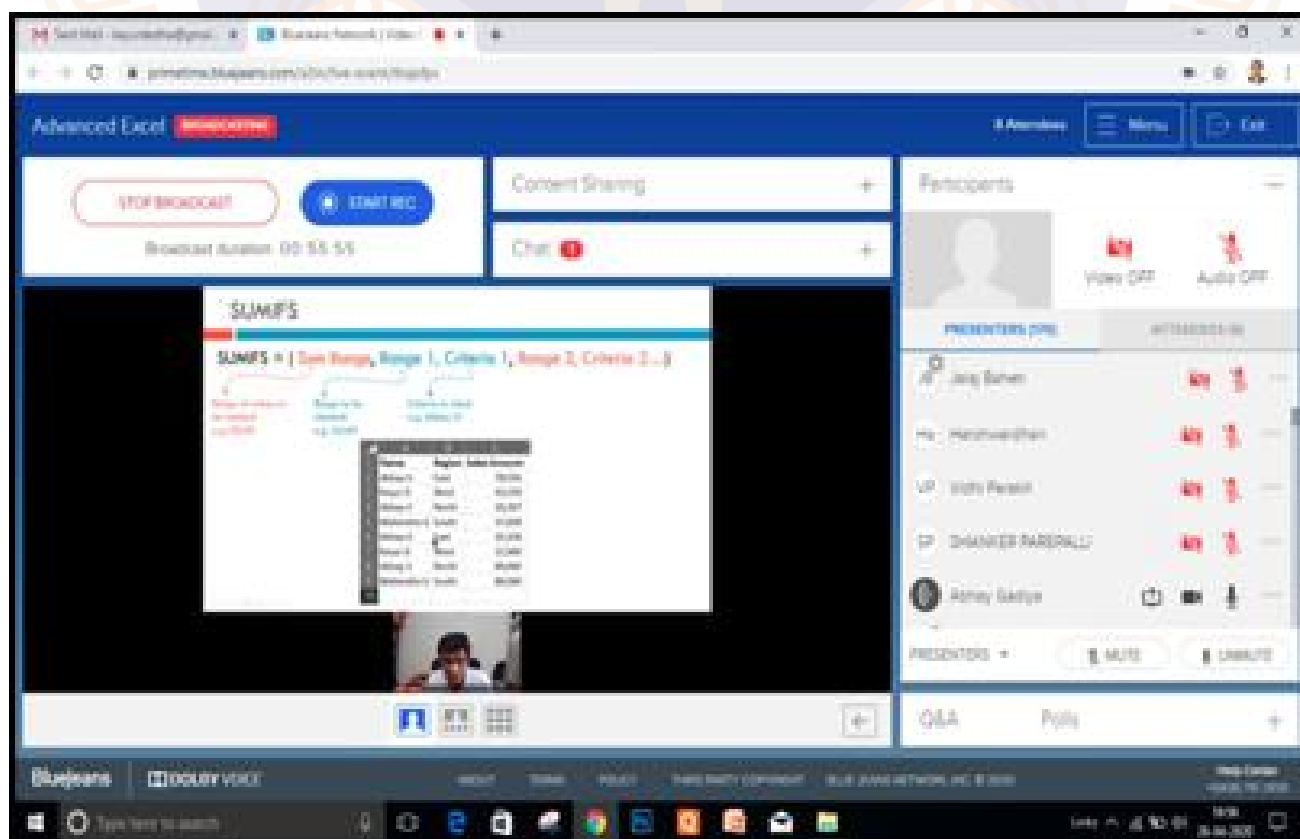
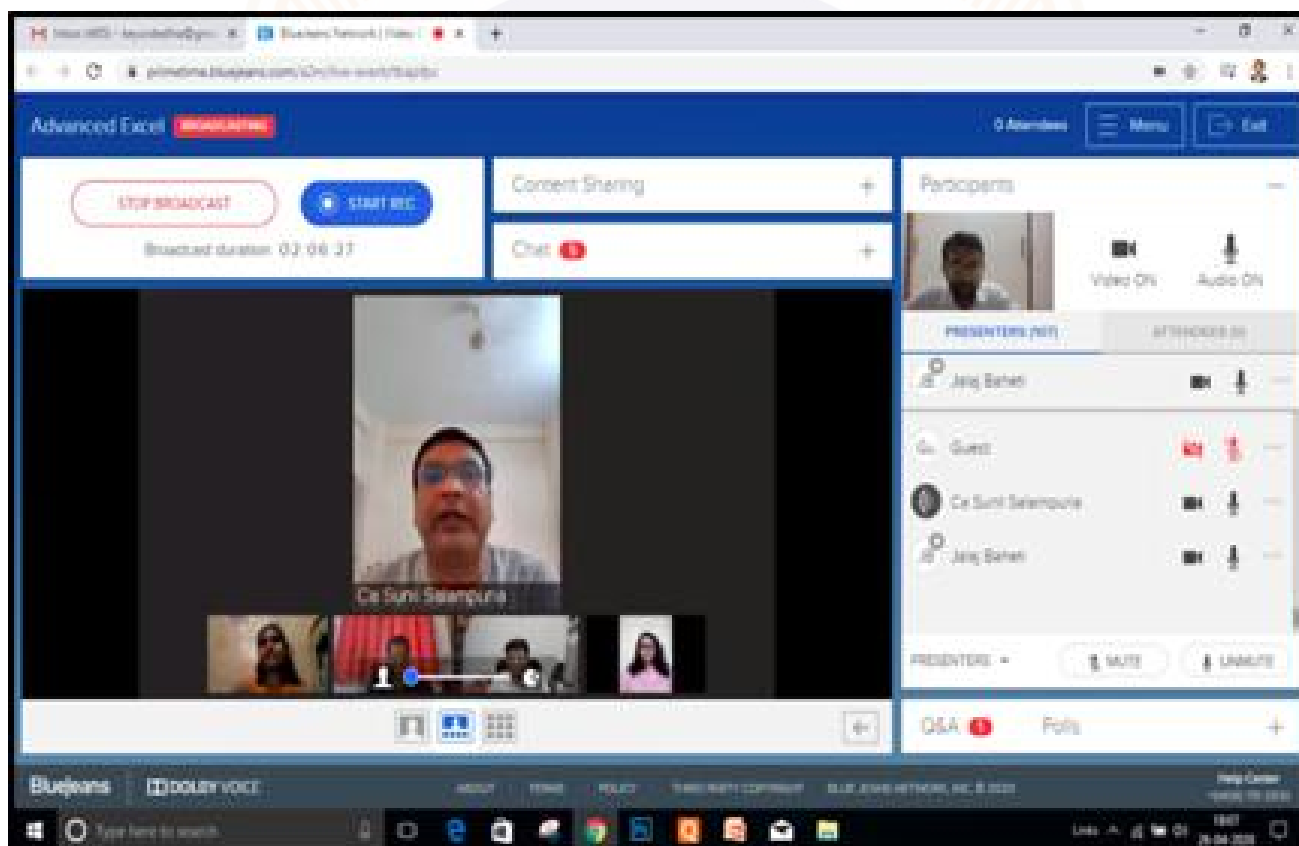
GLIMPSES OF PAST EVENTS SESSION ON “HOW TO IMPROVE YOUR SCORE & AIM FOR ALL INDIA RANK”

17.04.2020



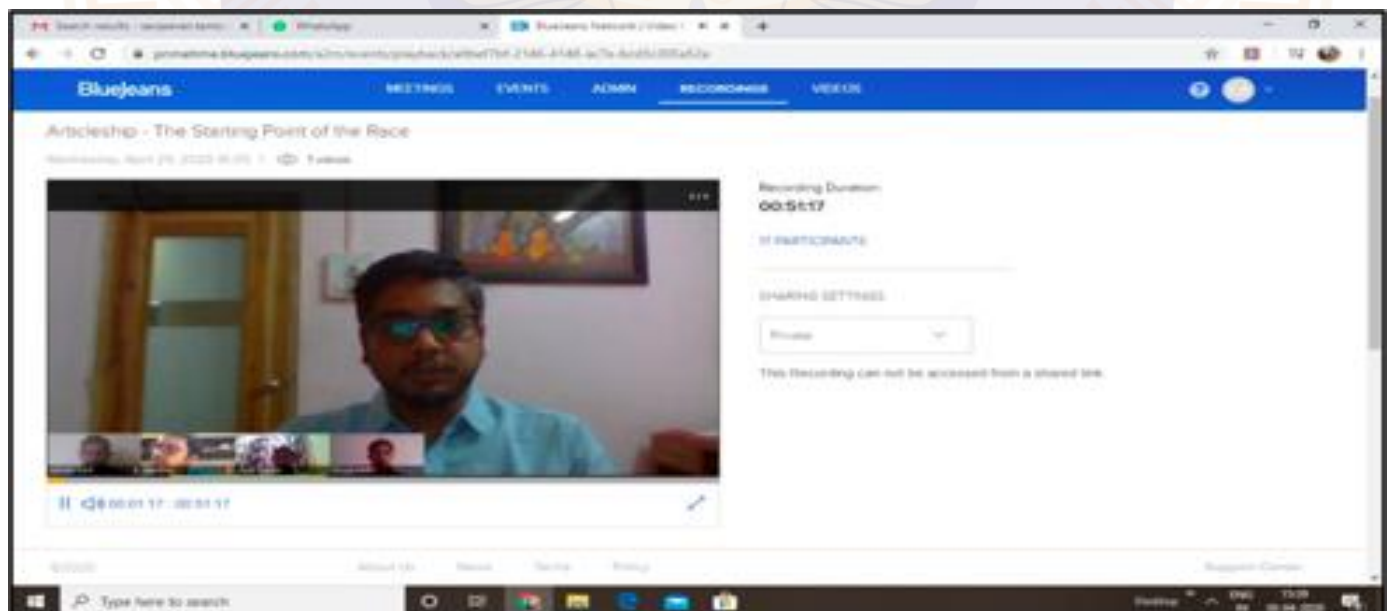
GLIMPSES OF PAST EVENTS

KNOWLEDGE SHARING SESSION- ADVANCED EXCEL, MOST USEFUL TRICKS OF EXCEL



GLIMPSES OF PAST EVENTS

SESSION ON ARTICLESHIP - THE STARTING POINT OF THE RACE



GLIMPSES OF PAST EVENTS

