



WICASA BUZZ



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

AUGUST 2020 • ISSUE 6



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WICASA CHAIRMAN'S COMMUNICATION

BY CA. SANJEEVAN V. TAMBULWADIKAR



This month of August we are celebrating the 74th Independence Day of our country. I salute all the brave freedom fighters, soldiers and all those who laid down their lives and struggled for the Independence, it is because of them we are living in this free country today. The struggle for independence was for more than 100 years and the number of people and their contribution in it is immeasurable. As an honour and tribute to all those souls, it is our duty to respect our country and support each other.

NASHIK BRANCH OF WICASA OF WIRC OF ICAI

WICASA TEAM 2020-21

CA. Sanjeevan V. Tambulwadikar
Chairman

Dhanashree Mahesh Tiwari
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Anuja Sanjay Burad
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Vidhi Nilesh Parakh
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Shubham Sunil Ohol
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Siddhesh Satish Dharmadhikari
Committee Member

Arpita Hemant Deshpande
Committee Member

What seems hard now, will one day be your warm-up. The CA course is somewhat like this. It may seem harder and difficult but once you go with it, it becomes easier day by day. The things you learn in your office, from your colleagues, your teachers just make you like it more and more. With the exam being postponed to the month of November, most of the students will be in relaxation mode. But this mode has to be short lived as the days are difficult and you have to overcome with time. The students who were having their attempt in this month may have been kind of stressed, but you have to keep your calm and keep studying. Your goal to become a CA should not be disturbed with the outside factors, maybe you have received a short setback with your exams being cancelled, but that shouldn't come in between your goal. It is a short postponement of your dream.

Last month we celebrated the CA day with all the enthusiasm and spirit. Though we were at home and many of us could not come for the activities of flag hoisting and tree plantation, the support of everyone was always felt. It is only because of that; we could perform the duty and make this day a memorable one. The CA day was celebrated with the virtual cultural program with students from not only Nashik Branch but other cities participated too. The mixture of talent from our members and students filled the evening with bliss. I thank all the students for their support and enthusiasm towards our activities, it is only because of them that we can do all these things. The support from each one you only makes us stronger and believer in ourselves to perform more and more for the fraternity.

The spirit of us towards our Institute and our country is being strengthened with each coming day, we are striving to learn and opt new opportunities in our field. New opportunities are being seen as developing in our field of accounting and finance day by day. I urge the students to look out for the same and study it along with your CA course. In this world of competition, standing out is a very important aspect. There are many people along with us who study and become Chartered Accountants, the competition out there is fierce and we have to embrace it with the right attitude. Learning new things only gives us more pleasure and the hunger to do so should never fade. The day you stop learning is the day you stop living.

The virtual batches of orientation and IT training will be starting from this month, the students should take a note of the same and take benefit of it. The nature of your learning and the ways may be changed in the virtual mode but the faculties conducting the sessions are very well versed and will be doing their job with perfection. The Institute has organized these virtual batches in order to help the students to cope up with the studies and not lose time. The virtual batches of MCS and Advanced ITT were already been started in the past months

and the students are learning and benefitting from the same. I wish all the students and faculties there best for the same and hope that everyone will gain maximum from these courses.

The unlocking process has started all over the world and we are a part of it. The regular life has commenced with new normal and we have learned to live with the same. Maintaining of social distance and use of mask and sanitizer are the best solution to keep us safe from Corona virus. The current struggling times which the entire world is fighting collectively, will be history soon and I am sure we will come out much stronger and more successful.

“You have to get up every morning with determination if you’re going to go to bed with satisfaction”. Everyday is a new opportunity and if taken in the right spirit, each day of our life is an achievement in itself.

The dedicated WICASA team of our Branch will be arranging many fun and learning activities in the months to come via different medium which will help the students academically as well as socially. New and new ways of reaching you all will be developed and we will ensure that it will be more interesting and more fun for all of us. The WICASA team is dedicated to work for the betterment and knowledge sharing for the students.

The active support of the students is the only thing that makes it 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.

The Ganesh festival arriving in the current month, I pray to Lord Ganesha to bless everyone and give us a way to live and progress in these difficult times. I urge everyone to the celebrate Ganesh festival this year at their homes and avoid crowding at public places.

A little appreciation for the work of Doctors and health workers from us will surely increase their strength and determination to fight. At the end I would just say that “Don’t give up because of one bad chapter in your life, keep going, your story doesn’t end here.” Let’s help each other and build our nation as dreamed by our forefathers who laid down their lives for our freedom. 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

Organizing Orientation Course and Information Technology Training through virtual mode for Foundation and Direct Entry route students by the Regional Councils and Branch offices of ICAI - (31-07-2020)

In view of the ongoing spurt of the COVID-19 virus pandemic and subsequent suspension of IT and Soft Skills Classes all across the country, the competent authority has decided that the students of both Foundation and Direct Entry, who are eligible to undergo Orientation Course/Information Technology Course can undergo the aforesaid Courses through virtual mode to be conducted by the respective regional and branch offices of ICAI.

The online classes will be launched w.e.f. 1st August, 2020 for which students are required to visit www.icaionlineregistration.org or contact the respective branch for registration in launched batches.

The detailed guidelines for students undergoing OC and IT courses through online mode can be viewed in the link given below: <https://www.icaai.org/resource/60458sseb49275.pdf>

Important Announcement November 2020 Examinations

No. 13-CA (EXAM)/N/2020: In pursuance of Regulation 22 of the Chartered Accountants Regulations, 1988, the Council of the Institute of Chartered Accountants of India is pleased to announce that the next Chartered Accountants Foundation Course {Under New Scheme}, Intermediate (IPC) {Under Old Scheme}, Intermediate {Under New Scheme} and Final {Under Old & New Scheme} Examinations will be held on the dates given in the notification at the following places provided that sufficient number of candidates offer themselves to appear from each centre. For detailed circular visit: <https://resource.cdn.icaai.org/60304icaai-exam-nov2020.pdf>

Reduction of fees for MCS & Adv ITT Courses for students undergoing Virtual classes for May 2019, Nov 2019, May 2020 & Nov 2020 Final Students - (03-07-2020)

In view of the ongoing spurt of COVID-19 virus pandemic and subsequent suspension of IT and Soft Skills Classes all across the country, the competent authority has decided that the students of Final course exam (May 2019, November 2019, July, 2020 &

November,2020) as one time measure, can undergo MCS and Advanced IT Course through Virtual Mode and has further decided to implement the following:

- Reduction in Fees of MCS & Adv.IT Course as one time measure (due to COVID-19) from Rs. 7000/- to Rs. 5000/- and from Rs. 7500 to Rs. 5500/- respectively for the students who have paid/will pay the fees through the virtual mode platform
- The fees of Rs. 2000 is to be refunded to the students who have already paid the fees in the virtual platform as per the above decision in due course of time. The eligible refunds will be done on or before 45 days of this announcement.
- The new fee structure will be live w.e.f 04/07/2020

Extension of time period for registration in Foundation Course from 30th June, 2020 to 31st August, 2020 for appearing in Foundation Examination to be held in November, 2020. - (01-07-2020)

The Council of the ICAI has relaxed the eligibility criteria to register in Foundation Course due to outbreak of COVID19 as a one-time measure and has extended the last date for registration to the Foundation Course from 30th June, 2020 to 31st August 2020, as under:

Candidate may provisionally register in the Foundation Course on or before 31st August 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;

May appear in November 2020 Foundation examination after passing the Senior Secondary (10+2) examination conducted by an examining body as mentioned above.

To register online in Foundation Course, candidates may visit <https://eservices.icai.org/>

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.icaai.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

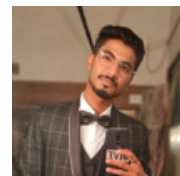
The Council at its meeting held on 20th March, 2020 invoked the powers under Regulation 205 of The Chartered Accountants Regulations, 1988 and decided to pass the resolution to grant one-time relaxation to the following category of students:

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.icaai.org/new_post.html?post_id=16391&c_id=219

TAX AUDIT UNDER SECTION 44AB OF INCOME TAX ACT, 1961

Contributed by Shubham Ohol – WRO 0588058



Section 44AB of the Income-tax Act, 1961 contains the provisions for the tax audit of an entity. As per these provisions, tax audit shall be conducted by a Chartered Accountant who ensures that the taxpayers have maintained proper books of account and complied with the provisions of the Income-tax Act. Tax Audit conducted by a Chartered Accountant is reported to the Income-tax department in Form no. 3CA/3CB and Form no. 3CD along with the income tax return.

Tax Audit refers to the independent verification of the books of accounts of the assessee to form an opinion on the matters related to taxation compliances carried out by the assessee. While preparing the books of accounts of the business or profession for the purpose of income tax filing, the assessee has to comply with the provisions of Income-tax Act, 1961 particularly from section 28 to section 44DB. The provisions in these sections deal with the income from business or profession which is chargeable to tax, how such incomes are computed, chargeability, various allowances or disallowances and the rate of depreciation on the various assets held by the assessee, deduction for making investments, deductions for making donations, treatment and tax compliances on borrowed capital, treatment and tax incidence on bad debts, statutory funds, accounting methods etc.

Every person who derives income by way of Business or profession and maintains books of accounts and has not opted for computation of income on presumptive basis under section 44AD, 44ADA or 44AE of the Income-tax Act, 1961 has to get tax audit done provided his income exceeds the prescribed threshold limit. The following person are required to get tax audit done in the given cases.

1. A person carrying on business if the total sales/ turnover exceeds Rs. 1 crore during the previous year relevant to assessment year.
2. A person carrying on profession if the Gross receipts exceeds Rs. 50 lakhs during the previous year relevant to assessment year.

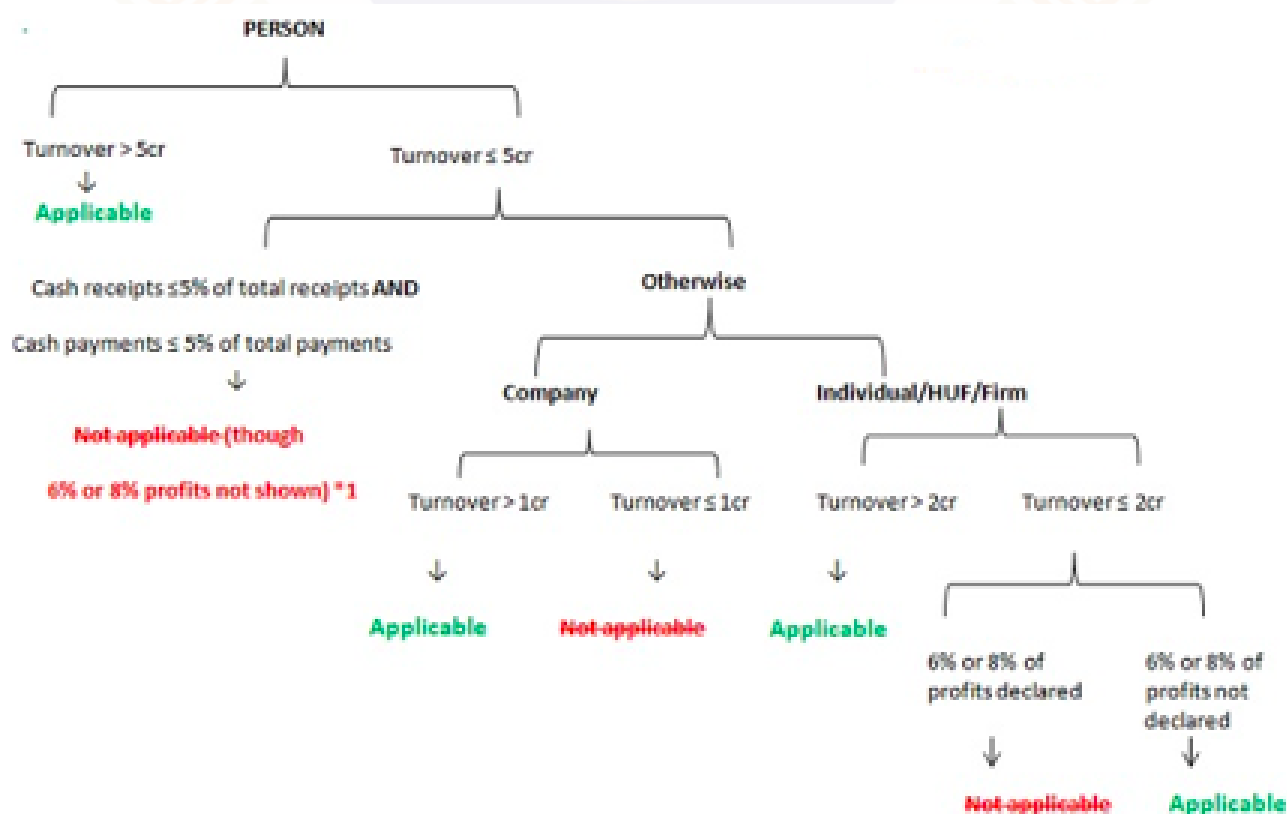
Also, the person who has opted for computing profits and gains of business on presumptive basis under section 44AD earlier and 5 years have not lapsed since then but the assessee has opted out of such presumptive income and his income exceeds the ceiling for chargeability of income tax, is also required to get tax audit done.

Further where a person has opted for presumptive scheme under section 44ADA and he claims his income lower than the deemed profits and his income exceeds the ceiling for chargeability of income tax, is also required to get tax audit done.

Tax audit is also mandatory for the assesses opting for presumptive scheme under section 44AE, 44BB and 44BBB and claiming income lower than the deemed profits.

However, if the assessee is liable/ required to get his books of accounts audited under any other law (let's say Statutory audit as per the provisions of Companies Act, 2013), in such a case, he is also required to get tax audit done because When an Act requires a person to get his accounts audited, it does so with an objective. The audit carried out under any Act (e.g., a statutory audit under Companies Act) does not provide the confirmation if provisions of the Income-tax Act have been properly complied with. The Income-tax Authorities need confirmation whether the tax provisions have been properly applied by an assessee, and it can be done only through a tax audit.

Tax Audit applicability for AY 2020-21 has been depicted in the table below-





DON'T STRUGGLE ABOUT THE STRUGGLE!

Contributed by Kusum Kalyani – WRO 0605064

It gives me immense pleasure to have received this honour of manifesting a short memoir on the life of a Phenomenal Woman- CA Sanchita Kulkarni Madam.



An adorable, ambitious, determined, courageous and equally considerate, devoted and compassionate Personality! Here, I take this opportunity to reveal the anecdote of her journey towards becoming a Chartered Accountant and fulfilling her dreams sailing through all the odd waters swiftly and courageously. Born on 19th August 1982, in a Bengali Family, A very Bright and Studious child since her Kinder Garten having secured highly attractive scores in Academics throughout.

Secured Secondary School Certificate (SSC) in the year 1998 from St. Francis High School at Nashik. Then, got admitted in Bhikusa Yamasa Kshatriya College of Commerce at Nashik for higher Studies. Stood as a merit holder with 6th Rank in Nashik District from MCVC stream of commerce in 12th Standard in the year 2000.

Beginning of Career:-

Having strong desire and passion to become a Chartered Accountant, she enrolled for the then CA Foundation exam in 2000 after qualifying 12th Standard. At the same time, also enrolled for attaining degree of Bachelor of Commerce (B.Com) from Pune University.

Cracked CA foundation in first Attempt and immediately started with her CA Articleship as per the then curriculum of Chartered Accountancy Course. Post this, she gave first attempt for CA Inter examinations in May 2003. Due to her immense dedication, devotion and enthralled interest in the field, she victoriously hit the same in First attempt.

Now, it was only one step towards fulfilling her dreams and starting her career as a Chartered Accountant. Shortly after passing out CA Inter, she registered for CA Final Exam. Also, being highly competent and focused she took up a job in the year 2004 in Reliable Autotech Pvt. Ltd. with a wish to serve the country and polish her skills.

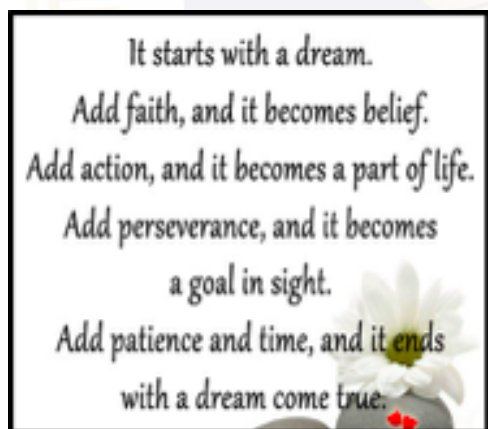
Turning Point in Life:-

Her CA Final attempt was due in Nov 2004. However, due to lack of time and responsibility of office, she did not get time to study and consequently did not appear for the exam. Life was yet pretty simple until she got married in November 2005 and joined one of the companies named Mungi Engineering Pvt. Ltd. as an Audit and tax In-charge in the early 2006.

Gradually, her life changed from being a student to a woman with umpteen responsibilities at workplace and home. Simply put, as a result of unexpected happenings, her dream faced constant deferrals. Evidently, she could not appear for exams in forthcoming attempts too. Now, this seems like a typical story of every other girl in India, once you get married and assume all the responsibilities, your dreams and career are subsumed in family life. Isn't it? Well, the answer is affirmative prima facie.

Life after wedlock:-

She quit her job in the early 2008 and gave birth to her first child during the same period. Now, it was an additional role to play. She had to suddenly direct all her energies from being a CA Student to an employee, then to a wife and daughter-in-law and finally to a mother. With all this, she was completely away from our dearest voluminous books and well settled with her duties at home. She became a successful daughter, mother and wife. And her dream seemed far from reality.



Spectacular Turnaround:-

Nevertheless, she did not give up. She still had a strong desire to complete her studies. It was nearly after a gap of 7 years in 2011 when she made up her mind to revoke her studies and re-register for CA FINAL. Adding to the spirit, Her In-laws were quite supportive and offered all help to let her fulfill her dreams.

It was certainly not an easy task to resume with the same energy and concentration. It was the constant support of her family, friends and immediate colleagues that led her sail through in Nov 2012, becoming A CHARTERED ACCOUNTANT in her third attempt. This was not at all a tranquil part of her life when she managed all her Family, Her child, her job and yet did not give upon her dreams. While most of the girls easily pave their way through the former activities and sideline the latter.

Well, the story is not yet done. It will actually get much more interesting herewith. Keep Reading!

She qualified in Nov 2012 and immediately started her own practice from Jan 2013. Now, this was something I was literally amazed of. Having no CA background in her family, a married women, having one child now starting CA Practice. Practicing in the profession involves a huge gestation period and additional responsibilities. Nevertheless, she shared one of the interesting secrets with me behind being able to setup her own practice at Nashik. Well, it was, NETWORKING AND BUILDING CONTACTS. While in job from 2004 to 2008 (Left job in 2008 as expecting a child), and until she qualified, she constantly met new people and built her contacts. Thereafter, the list of her experiences and achievements just goes on as follows:

- She is a Practicing Chartered Accountant with a specialization in the field of Bank Audits and Direct tax. As we speak today, she has an experience of 8 years in Practice and 14 years in the profession.
- She got an empanelment for various Bank Audits including Stock Audits in 2014.
- Registered as faculty for GMCS Training for Nashik, Pune Pimpri, Thane and Mumbai Branches.
- She is a partner in one of the Firms acting as a Financial Consultant.
- She is also a student counselor and mentor having students ranging from her hometown as well as many parts of Mumbai.

She dreams of starting her own school one day and also set up coaching classes mainly focusing on Personality Development which is the need of the hour today.

Well, this was a small yet highly admirable and thoughtful journey of her life filled with loads of challenges, difficulties and tough times ending with colors of success, glory and proud moments due to her immense perseverance and willpower. She is now very happy at her personal life with two children as well as professional life with expertise in manifold areas, striking a perfect balance in everything.

Reproducing certain statements made by her while I was conversing with her for kind perusal of my readers-

“There were times when it was difficult to manage both Office and Family since being a woman you have many responsibilities. But, if you are strong enough to face the world, nothing can stop you. Keep up your patience levels, have a positive outlook, take firm decisions and never miss on the opportunities that come your way. I urge all the women out there to come out of their shell and see this world with a different perspective, on your own and with your own eyes.”

The Key Takeaways:

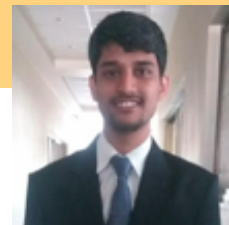
The strength of a woman is not measured by the impact that all her hardships in life have had on her; but by the extent of her refusal to allow those hardships to dictate her and who she becomes.

As a woman, never feel being departed from your dreams, wherever you are and whenever you want to, go and get them. Cause, you owe it.

Life is balance. Everything that you see as life, everything that you see as yourself is beautiful only when it is in balance.

Most of life's actions are within our reach, but decisions take willpower.

We need to do a better job of putting ourselves higher on our own 'to do' list.



EXCEL TRICKS & TIPS

Contributed by CA. Chinmay Marathe

From the banking assignments I have handled in practice, I have always come across manual and very time-consuming process of identifying slow moving Advances (NPAs) in loan book of a Bank. Hence, from the workings I have done over the period, I have authored a formula that makes the task a little bit easy and gives a snapshot at reasonably identifying the NPAs of a bank from the Loan dump, that we all extract from the CBS software.

In below Snapshot I have given the Particulars in Column A, Amounts, Factual Data and Excel Formulas in Column B and The formula text of Column B Formulas in Column C. Taking Example from below Snapshot, we can see that using smart formulas can help us in ascertaining the Ideal Balance which was expected to be outstanding at the end of a particular period. If you exactly type in the formulas and data in a workbook in your computer while reading this writeup, it will be clearer how this works. Also Making a Repayment schedule in excel will tremendously make this article clear.

	A	B	C
1	Particulars	Data	Formulatext
2	Amount Sanction	Rs. 10,00,000.00	
3	Date of Sanction	01/04/2014	
4	Interest Rate	12%	
5	Total Snaction period in months	120	
6	EMI	14,347	=PMT(B4/12,B5,-B2)
7	F.Y. END	31/03/2020	
	Number of Due Installments (monthly) including Moratorium	72.00	
8	Period		=ROUND((B7-B3)/30.41,0)
9	Moratorium months	6	
10	Actual Due Installments	66.00	=B8-B9
11	Total Prin Repayment Expected	Rs. 4,03,610.43	=SUM(PMT((B4/12),ROW(INDIRECT("A1:A"&B10))),B5,-B2))
12	Ideal Balance	Rs. 5,96,389.57	=B2-B11
13	Outstanding Balance	Rs. 6,94,512.00	
14	Overdue	Rs. 98,122.43	=B13-B12
15	Latest Prin. Repayment	Rs. 8,300.20	=PPMT((B4/12),B10,B5,-B2)
16	Oustanding Installments	11.82	=B14/B15

Below is the explanation I have given for formulas used in the snapshot.

1. Formula 1: I have ascertained EMI using a simple PMT Formula in excel.
2. Formula 2:- To ascertain the number of months that have elapsed since the Sanction/ Disbursal date of such loan I have used simple subtraction of Two Dates and have divided them by 30.41 and Have nested them in to a rounding up formula to get Integer Value. (Why 31.41? Average month days which comes from-->> 365/12 = 31.41)

- Formula 3:- I have subtracted the moratorium period instalments from Answer in Step 2 to get actual number of instalments a borrower had to pay.
- "Formula 4:- This is an array formula hence it is surrounded by curly brackets. For Executing an Array formula, we have to press Ctrl + Shift + Enter keystroke after typing in the formula in a cell, instead of only "Enter". This is an iterative formula which sums each iteration of PPMT formula result and gives us a total sum of Principle Repayment amounts of first 66 Instalments as given in Cell 10" (See below Explanation of how it is exactly done in Excel Backend)
- Formula 5:- Ideal Balance = Sanctioned/ Disbursed Amount (-) Total Repayment Expected
- Formula 6:- Loan overdue = Outstanding Balance (-) Ideal Balance.
- Formula 7:- Latest Prin. Repayment is the Principal Repayment portion out of 66th instalments. (I Suggest you to have a Repayment schedule based on above data in a separate excel. You will find the figure of Ideal Balance and Latest Prin. Repayment figure in Columns of Outstanding Balance and Principal Column of Repayment schedule)
- Formula 8:- Outstanding Instalments = Overdue / Latest Prin. Repayment

Detailed Explanation of Formula 4

If we break down steps that Excel performs in the Backend, into multiple excel formulas in a sheet and then summing the result of Repayment column in a single cell we will have to do this somewhat like shown below. This whole 66 + 1 (Sum) formula rows are calculated in a single cell using an array formula in Point D above!!!

Excel Row	Repayment Amount of Installment	Formula
1	Rs. 4,347.09	=+SUM(PPMT((B4/12),1,B5,-B2))
2	Rs. 4,390.57	=+SUM(PPMT((B4/12),2,B5,-B2))
3	4434.471447	=+SUM(PPMT((B4/12),3,B5,-B2))
....	
66	8300.197209	=+SUM(PPMT((B4/12),66,B5,-B2))
Total	403610.4341	=SUM(B1:B66)

It is always very hard to convey and explain complicated Excel Formulas in Writing but I hope that the efforts which I have made are good enough. The same explanations can be found in a video which I will be posting shortly on my YouTube Channel for the benefit of one and all.

INSPIRATIONAL SUCCESS STORY

CONTRIBUTED BY NEWSLETTER TEAM

Kieran Behan, Gymnast

Imagine being told that you will never walk again! That was what doctors told Kieran after they removed a cancerous tumor from his thigh at the age of 10. The operation went badly, so badly in fact, that he woke up screaming in pain from massive nerve damage. Up to then, he had been crazy about gymnastics and was determined to become an Olympic champion. But how could he do that when he could not even walk now and was confined to a wheelchair?

Kieran was going to show them and he started on the long road to recovery. He was 15 months in a wheelchair but he persevered and was back in the gym. But within a few a months he slipped from the high bar and sustained a terrible head injury. He was so badly injured that frequent blackouts happened when he literally blinked. He missed a whole year at school but the gym was beckoning again. This time though, he had to overcome the challenges of that awful injury. He had to retrain his brain and get back his co-ordination. He returned to school using a walking stick and was cruelly taunted by his classmates.

It then took him three years to get back to where he had been before the awful accident. But he suffered several fractures. Then another blow came when his knee snapped just after he had been selected for the European Championships. Behan has said that was when he was about to give up.

But he never gave up and succeeded in becoming the Challenge World Cup floor champion.in 2011, and his greatest moment of glory was when he qualified for the London 2012 Olympics. He had become an Olympic athlete after being through terrible pain, trauma and setbacks. A glorious example of the Olympic spirit.

ART CORNER

CONTRIBUTED BY MR. CHETAN SURYAWANSHI WRO NO. 0388587



एक छोटी शी परी जरा लाजरी जरा हासरी।
रमलेली अशी आपल्याच जगतात।
सोबतीला खेळणी चार जराशी बेजुमार
मांडियते खेळ बाहुलीचा ।।

नटवून त्या बाहुलीला पाही स्वतःला
आरश्यात जणू नवी नवरी
मांडून कल्पना ऐशी हरवते तैशी
विसरून खऱ्या जगताला।।

बांधून स्वप्न ही मणी
ती गोड पाखराहुनी
उडतसे आपल्याच अंगणाला
मग सरता काही काळ।। होई ती सायंकाळ
फुटताच ती सुपारी तुटलेल्या स्वप्ना परी
आज ही अशी रडतसे मणी
पाहून स्वतः आरश्यात।।

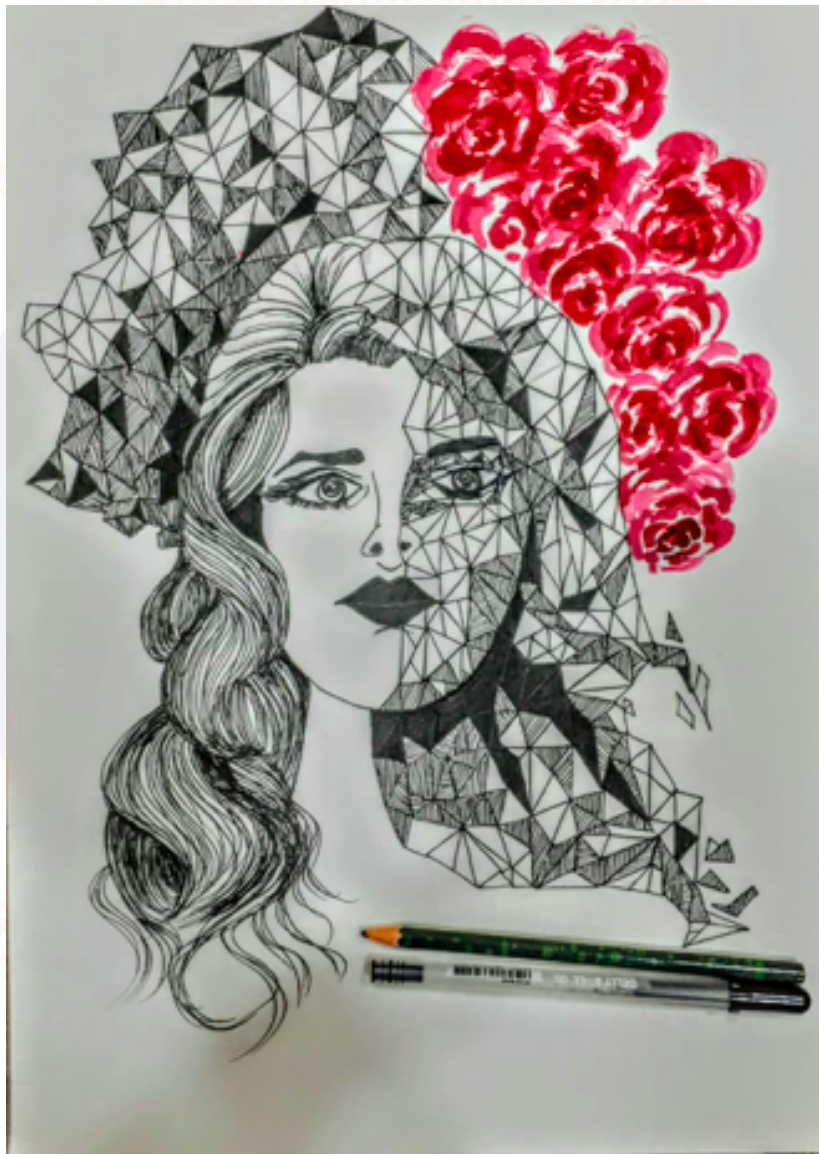
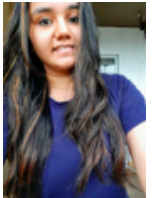
हळदीला माळूनि ऐशी अश्रूत जरा न्हाहुनी
पुसतसे स्वप्नाचा बाजार ।
ती होऊनिया लाचार
बंधीतसे खेळणी गाथोड्यात।।

करून पावली सात
सोडून स्वप्नाचा हात
आज ती परी जातसे परक्या घरी
आपल्याच जगा सोडून

असे जीवन खरे पाहून
जगतसे निर्जीव बाहुली परी

त्या गोड जीवाला फार
जाणिवांचा तो भार
स्वप्न टाकून उंबरठ्या बाहेर
असा मांडला तिने संसार।।

CONTRIBUTED BY MS. KRISHNA PITRODA WRO NO. 0671793

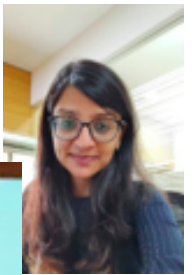


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ART CORNER

CONTRIBUTED BY MS. SONAL AGRAWAL WRO NO. 0463613



ART CORNER

CONTRIBUTED BY MR. VINAY KHAIRNAR WRO NO. 0664496



GLIMPSES OF PAST EVENTS

CA DAY .1.07.2020- FLAG HOISTING



CA DAY .1.07.2020- TREE PLANTATION



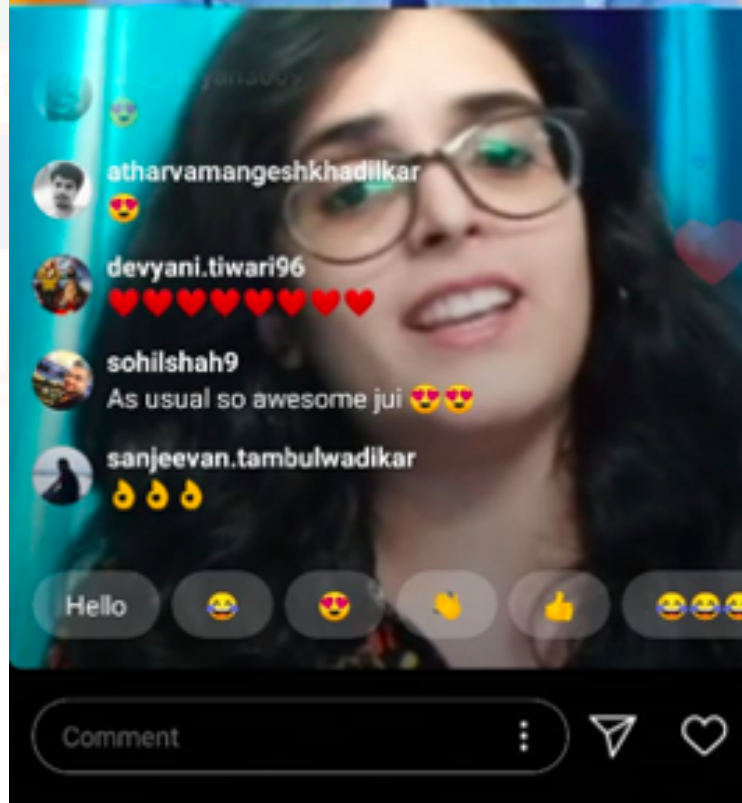
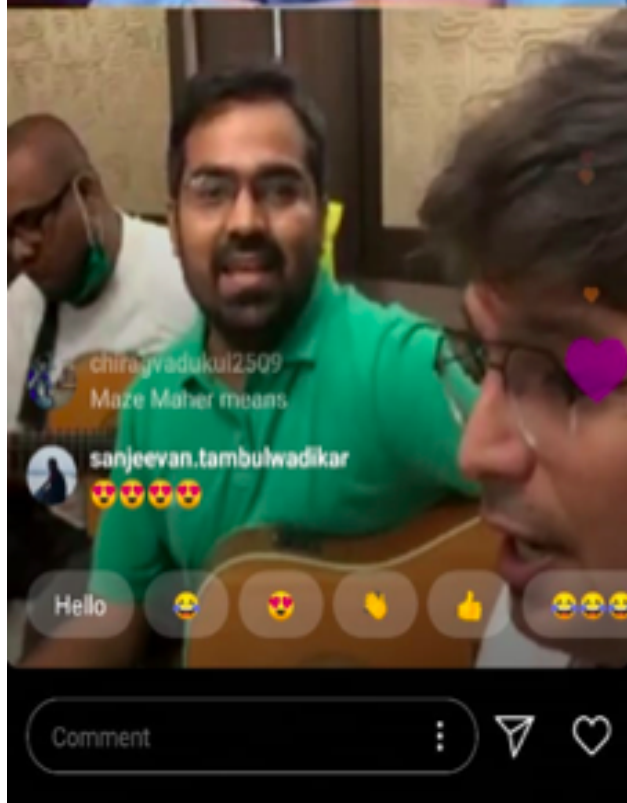
GLIMPSES OF PAST EVENTS

CA DAY .1.07.2020- BLOOD DONATION



GLIMPSES OF PAST EVENTS

CA DAY .1.07.2020- CULTURAL NIGHT, INSTAGRAM LIVE



GLIMPSES OF PAST EVENTS

CA DAY .1.07.2020- CULTURAL NIGHT, INSTAGRAM LIVE

