E-NEWSLETTER August-September 2014 Volume-3

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NAVIGATOR

ILLUMINATING A WORLD OF WORDS

Wishing you a very Happy Diwali
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Message - Vice Chairman CICASA Agra
Message - Secretary CICASA Agra
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Dear Friends,

CBDT finally extended the ‘Due Date’ for filing TARs and IT Returns up to 30th November. While this announcement may have come too late to give any real solace from the hectic and stressful work schedule of the Members and the students, but at least the anxiety and agony faced by many of our professional colleagues as regards the plight of TARs/Returns filed after 30th September has been put to rest.

But I hope and wish that all the students might have learnt a lot from their offices regarding the working of September.

Moving further, Agra Branch of CIRC feels immense proud to inform that the National Conclave of CA Students is being organized by the Board of Studies and hosted by CICASA in Agra on 19th and 20th of December. So I hope that the students will take the initiative and will come forward to bear the responsibilities of making this event a successful one.

Events like these are held for the students to upgrade them with the current issues revolving around their profession and at the same time to develop their personalities by making them a part of it. We have always made efforts to help CA students develop their personalities by not only through academics but also via cultural activities. So I request all the students to engage themselves in all the activities and all the those who wish to be paper presenters are requested to come out of their shells and show their initiative.

Agra Branch also feels immense proud that CIRC has given us an opportunity to conduct the Regional Level Quiz and Elocution Competition in the city on 10th and 11th December, 2014. The venue for this event is going to be Hotel Clarks Shiraz Agra. So the students are requested to actively involve themselves with CICASA team to make this event a HIT.

Students this period of your life is really enjoyable. Your focus during this period should be to see that every day you increase your knowledge and gain more experience to become member at the earliest.

With Good wishes for the festive season.
CA. Sarvesh Kumar Bajpai
Chairman, Agra Branch
Dear Students,

Warm and heartiest greetings of this festive season and best wishes to all of you are appearing in the November examination.

After a hectic and busy month of September, all of you were definitely enjoying this festive season and I assume that you all are eagerly waiting for the forthcoming programmes of CICASA Agra.

CICASA is coming with lots of programmes for you and believe that all of you will participate in all these programmes and enjoy a lot.

As you all know that our Agra Branch is organizing National Conclave for you. It is consecutively second year when Agra is organizing such a grand event. It is the duty of all of us to make this event a grand success and I personally believe that you people will leave no stone unturned in your efforts to make it a success. Registration for the Conclave have started and all of you are requested to register your immediately and we will choose some students who will be registered up to 30th October for a picnic.

There are many committees to organize this Conclave successfully and in a grand and disciplined manner. Working in any committee is an experience which cannot be bought from anywhere and cannot be taught anywhere. This type of experience help us to learn teamwork, discipline, management skill and above all to show others our leadership quality. I hope you will show your enthusiasm to be a part of this event and we assure you to accommodate every willing student in organizing manifolds.

Lastly as our theme for this conclave is to show you some new avenues after completion of your course, we give the tagline to this Conclave- “UDGHOSH”

With warm greetings,

CA. Pramod Chauhan
Chairman CICASA Agra
Dear Fellows,

It is a matter of great pleasure to greet you all. I know many of you are busy in preparation of your examination. For the purpose of providing the practice under exam conditions CICASA Agra conducted mock test papers. I hope this will help you to know about your strength and weaknesses. Beside from this as we all know that National Conclave is being conducted in our city. And I am sure that this event will be a great success for our CICASA Agra branch. At last I conclude my words by wishing you all the best for your Examinations and wish you a very happy Deepawali....!!

Happy Reading....!!

Prateek Jain, VC CICASA Agra

From the Desk of Secretary

“A man is great by deeds, not by birth.”

The above lines said by one of the greatest figures of wisdom and knowledge in the Indian history - Chanakya are truly inspiring. No person is called a Chartered Accountant, a Doctor or an engineer right from birth but they achieve their aims and goals with the hard work and dedication they put in. You become great by deeds you do in your life. It feels great to be once again hosting the National Conclave 2014 on the 19th & 20th December at Agra. I expect great participation from the entire student fraternity in this mega event to make this event a memorable one. Let’s be a part of this event and do our bit of work. Before the conclave CICASA Agra will be organising various other events as well such as Seminar cum Diwali celebration, Sports festival, etc. I would like to end up with greetings for Diwali: It’s an occasion to celebrate victory over defeat, Light over Darkness, Awareness over Ignorance. An occasion to Celebrate Life.....Wish you all a very happy Diwali!!

Yours Sincerely,

Yash Jain, Secretary, CICASA Agra
Hi friends,

I am glad to introduce the 3rd edition of e-newsletter, the Navigator. The e-newsletter is a small step towards preserving our environment. I am a firm believer of the thought that one person can bring in a significant change, if he/she has the courage to put his thoughts into action. I am thankful to the CICASA team for showing keen interest in it, and also to the co-editors for their efforts. Your suggestions are welcome.

As the head of the Library Committee, with a lot of zeal I would like to inform that the student’s library will be starting shortly. The National Conclave to be held in December, is a great opportunity as well as a responsibility, so we are looking forward to it.

May this Diwali Lord Ganesha pour all the blessing upon you and your family. A very Happy and safe Diwali to all.

Happy reading, God Bless

Saksham Katyal
Deepali Khanna

I really feel fortunate to be part of this editorial board. We have put in our best efforts to showcase all the articles, sketches and riddles that were sent to us by students, to be portrayed in the best possible manner. Moreover in this letter you can recall the past events of CICASA and can update yourself with the upcoming events. It would be really appreciative if the readers send articles and any of the creative things with a much more enthusiasm for the future e-letters. Lastly I heartily wish all the readers a safe and prosperous Diwali.

Firstly I wish the readers a very safe and prosperous Diwali. We have put all our efforts to make this letter Diwali special. We have riddles, photo gallery, articles and much more to keep you enthralled. We as an editorial team really hope that you appreciate the hard work we have put in. I really look forward to more such creative initiatives by CICASA.

Priya Agarwal

It has been a real fun to be part of this editorial board. All of us have put in our efforts to make this Diwali edition a special one and we really hope that the readers appreciate our efforts. CICASA has done a commendable work by taking the initiative of bringing forth Navigator and I hope we as CA students take a more active participation to showcase our creativity.

Somya Gaur
The e-newsletter is a very good source through which students can share their knowledge on various topics and their opinions on various issues happening around us. Here the students write about the most mundane topics giving them extra ordinary hues. Your suggestions, articles and any other creativity is welcome.

May this festival of lights illuminate your lives with lights of happiness, hope and prosperity. Wishing all a very happy diwali.

Shivanshi Gupta
Happy reading!!

Hello friends,

On behalf of CICASA Agra & myself I wish you all a very Happy Diwali. I am really grateful to CICASA Agra for making me a part of the third edition of this E-newsletter. It's a very good platform for students to express their views & ideas, and to tell the whole world, each of us are unique and what we are capable of.

I truly wish that this concept of E-newsletter carry on forever and every individual should take strong efforts to make E-newsletter more interesting and innovative. In the end I would like to congratulate everyone who had contributed to make this E-newsletter so innovative, thoughtful and knowledgeable.

“HAPPY DIWALI”

Shiva Tiwari
STOCK MARKET DYNAMICS AND MACROECONOMIC DETERMINANTS

Stock market dynamics or volatility refers to the variation in the stock price changes during a period of time.

The volatility of stock market indicators goes beyond anyone’s reasonable explanations. Industry performances, economic and political changes are among the major factors that can affect the stock market. Generally, variations in stock market are caused by the fluctuations in the performance of the economy or the macroeconomic indicators of an economy.

Understanding the stock market dynamics has long been a topic of considerable interest to both policy makers and market practitioners. Policy makers on one hand are interested in the main determinants of stock market volatility and in its spillover effects on real activity, on the other, market practitioners are interested in the direct effects time-varying volatility exerts on the pricing and hedging of plain vanilla options and more exotic derivatives. In both cases, forecasting stock market volatility constitutes a formidable challenge but also a fundamental instrument to manage the risks faced by the institutions.

Stock market volatility is affected both by micro and macro variables. Micro variables generally include corporate results announcements, business cycles, financial Leverage etc. and the macro variables may include the indicators of country’s economy. Impact of macroeconomic variables is found to be more important because the stock performance of a particular company is influenced by micro variables but the macro variables drop impact on the whole stock market behaviour.

Economic theory suggests that stock prices should reveal expectations about future corporate performance, and corporate profits generally reflect the level of economic activities. If stock prices accurately reflect the underlying fundamentals, then they should be employed as leading indicators of future economic activities, and not the other way around. Therefore, the causal relations and dynamic interactions among macroeconomic variables and stock prices are important in the formulation of the nation’s macroeconomic policy. In an economy there can be a large number of macroeconomic variables which cause stock market vulnerability.
In an attempt to identify principal components from selected macroeconomic indicators which determine the volatility of stock market, we should study all the selected Real Economic and Capital Market Indicators, viz., Gross Domestic Product, Index of Industrial Production, Wholesale Price Indices, Foreign Institutional Investments, Trading Volume, and Stock Market Returns explain most of the variations in the stock market indices. It means real economic news and capital market actions can be used to predict stock indices in India. Among Commodity Market and Forex Market Indicators, Gold Prices in Domestic Market, Silver in Domestic Market, Balance of Payment and Foreign Exchange Reserves are found to be true representatives of the stock market movements in India. However, the information related with money market indicators such as Repo Rate, Interest Rate and Treasury Bills Rate is not momentous in predicting stock market vulnerability.

THE HISTORY OF RUPEES & COINS

Origin of the word "Rupee" is from the sanskrit word "Raupak" which means silver & the sanskrit word "Rupya" which means "Shaped impression coin". The history of the Rupee is dated back to 15th century with the introduction of it by "Sher Shah Suri". At that time, 40 copper pieces were equal to one rupee.

Originally, Rupaya was made of silver metal having a weight of about 11.34 grams. Even during the British rule, the silver rupee were continued. The Madras presidency, until 1815 has also issued currency that was based on the "Fanam". In this, 12 fanams were equal to one rupee.

Upto 1835, each of the three presidencies of the British East India Company (Bengal, Bombay & Madras) issued their own coinage.

In 1862, new coins were introduced which were known as regal issues. These coins have an image of Queen Victoria & the name "India was issued in 1950.

In 1861, paper money in the form of 10 rupee note was first issued by the Bank of Hindustan, 20 Rupees note in 1864, 5 Rupees note in 1872, 100 rupees note in 1900, 50 Rupees note in 1905, 500 Rupees note in 1907 & 1000 Rupees note in 1909.
The Reserve Bank of India started issuing currency notes in 1938. The decimalization of the Rupee took place in 1947. In this, the Rupee was divided into 100 paise.

At the time of independence, the division of the was in aanas. 16 aanas make one Rupee. Coins after independence were made of Copper-Nickel. It was followed by On each bank note, the amount is written in 17 different languages of India Aluminium coin that was introduced in 1964. Stainless Steel coins were introduced in 1988.

**CIVIL SERVICES AT GLANCE**

- Sajal Gupta

The Indian Civil Service forms the backbone of the Indian government machinery & constitutes all the major departments which run the state & central administration. The three types of services recruited through the Civil Services Examination are All India Services, Central Services, and State Services.

In India exams are conducted by the Union Public Service Commission for recruitment to the various Civil Services of the Government of India, including Indian Administrative Service (IAS), Indian Foreign Service (IFS), and Indian Police Service (IPS) among others.

The Civil Services examination is one of the most prestigious examinations. Historically it has been of the most sought after career by young and talented individuals. It has not lost its prestige value amidst the recent popularity of IT and management careers. Civil Services is also popularly known as the IAS exam is considered one the toughest competitive exams in the world with success rate of just 0.1%.

The examination procedure consists of three phases, Preliminary, Mains and Interview.

**Preliminary**

The pattern includes two papers of two hours duration and 200 marks each. Both papers have multiple choice objective type questions only. They are as under:
Paper I tests the candidate's knowledge on current events, history of India and Indian national movement, Indian and World Geography, Indian Polity and governance, Economic and social development, environmental ecology, biodiversity, climate change and general science.

Paper II tests the candidates' skills in comprehension, interpersonal skills, communication, logical reasoning, analytical ability, decision making, problem solving, basic numeracy, data interpretation, English language comprehension skills and mental ability.

These papers are qualifying in nature and are not used for ranking. Hence their marks are not added to the total. Candidates who fail these papers as per the Commission's standards are not eligible for the mains.

MAINS

The written examination consists of nine papers, two qualifying and seven ranking in nature. The range of questions may vary from just one mark to sixty marks, twenty words to 600 words answers. Candidates who pass qualifying papers are ranked according to marks and a selected number of candidates are called for interview or a personality test at the Commission's discretion.

INTERVIEW

Officially called the "Personality Test", the object of the interview is to assess the personal suitability of the candidate for a career in public service by a board of competent and unbiased observers. The test is intended to evaluate the mental caliber of a candidate. In broad terms, this is really an assessment of not only a candidate's intellectual qualities, but also social traits and interest in current affairs. Some of the qualities to be judged are mental alertness, critical powers of assimilation, clear and logical exposition, balance of judgment, variety and depth of interest, ability for social cohesion and leadership, and intellectual and moral integrity.

WHO CAN APPLY?

All candidates must have a minimum of any of the following educational qualifications:

- A degree from a Central, State or Deemed university
- A degree received through Correspondence Education or Distance Education
- A degree from an Open University
A qualification recognized by the Government of India as being equivalent to either of the above.

Prescribed age limits are minimum 21 years and maximum of 32 years as on 1 August of the year of Examination. A candidate who turns 21 on 1 August is eligible whereas a candidate who turns 33 is not.

The number of attempts a candidate can give the exam is limited as follows:

- Six attempts for General category candidates
- Nine attempts for OBC category candidates
- To SCs/STs, there is no limit on the number of attempts.

Recently these norms were changed as regards to age limit which was increased from 30 to 32 and the number of attempts which were increased from 4 to 6.

Good News for CA's

As per orders issued by Government of India, a pass in the Final Examination for the Membership of the Institute of Chartered Accountants of India has been recognized for recruitment to superior Services /Posts under Government. Accordingly, the candidates possessing this qualification are eligible for admission to Civil Services Examination, which is conducted by Commission for recruitment to IAS, PCS and other Central Services/Posts. Every year around 4 lakh people apply and only 50% i.e. 1.5-2 lakh actually appear in the preliminary exam for about 900 vacancies. It’s not about appearing or clearing the exam, it’s about a passion which leads to becoming the backbone of the country.
My Talent, Unlike Any Talent

By- Arshee Bux

In a CA course orientation programme conducted in March, 2012, Nitesh Gupta sir asked everyone about their hobbies. I answered, “My hobby is to create stories but only in my mind. I do not write them.” He advised me that I should write them and on completion, I shall give him a copy. I never wrote them as it is not my genre nor I have command over English Language. They used to lie in my brain. But he was right; they are needed to be shared with my family, friends and the world around. However, I have not completed writing any story yet, except some very short ones.

But what is my talent? No, creating stories is not my talent. It’s just a leisure activity. I have been doing that since I was a kid - creating stories while playing them out loud accompanied with music. I used to visualize every single thing, from characters to the location, in my mind, in my eyes. A full Hindi drama Movie! I have created so many of them; some are still in memory though many are lost now. Only God knows if any of my tale had been the part of an actual movie, would it had be a sensation or not. You may laugh while running your eyes over this article and would surmise me as insane but let me apprise you, I am as normal as you are.

“Closed in a room, my imagination becomes the universe, and the rest of the world is missing out.”-Criss Jami
If you still could not infer what my talent is, it is ‘Imagination’. Imagination means ‘the faculty or action of forming new ideas, or images or concepts of external objects not present to the senses’. Sounds strange, but this is a natural aptitude inside me. You must be thinking what’s big about to imagine, anyone can do it. I can imagine things and people, and I can feel what I visualize. This imagination has led me to create stories for I guess I love fiction or creating my own reality, still unknown. There are pros and cons of this activity but everything which has some benefits comes with side effects too. When you are alone lost with yourself, people think that you have gone mad. Your family may understand you but others may not.

“I am enough of an artist to draw freely upon my imagination. Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world.”

Imagination comes from inspiration; you get influenced by your surroundings which lead you to imagine. For me, it is a tool which has made me feel better untold times. It lets me pour everything out. While watching a movie or a television series, not every time the climax or the scenes are as predicted or as desired. You start reviewing and give verdicts that the story could be excel or that story was good but not well-executed. I get inspired and imagine, resulting into another new tale.

At times when you are angry at someone, you feel like taking it all out by speaking your mind or giving a punch on his face but alas, you can’t. Some people write about it in a diary or share it with a family member or friend. I visualize that person in front of me on whom I want to take out my anger and do self-talking. What my mind feels is that I have spoken everything to that person but in actual I said all that to myself; it makes me feel relieved.

“Hide not your talents, they for use were made, What’s a sundial in the shade?”

Benjamin Franklin
A sundial is meant to determine the time of the day by the position of the Sun. So a 'sundial in the shade' can’t do what it’s meant to do. Likewise, you won’t be able to become what you are meant to be if you are going to keep your talents hidden.

I have taken an initiative to follow where my talent leads me, the road may be bright or dark. To make my writing skills better so that I can pen down my imaginations, I started writing on a social website ‘Bubblews’ around 4 months ago. This website was in news recently. It is basically a social media site which gives you a platform to write and interact with its members from all over the world. I have written more than 100 articles by now, which includes articles related to my personal life, one of my short story ‘Fallen Hairs’, general topics like suicidal feeling, friendship, fasting in Ramadan and an article on ‘Making Charity’ which was even shared on CICASA’s Official Facebook Page.

Apart from this, I have started writing a fiction, which is a big project for me and my aim as well, other than completing my CA and with Allah’s will, I am going to complete it too.
“Don’t be afraid if you are going slowly be afraid if standing still”

Dear all friends, wish to all of you from bottom of my heart. I am presenting this article about carbon credit for international trade.

A certificate showing that a government or company has paid to have a certain amount of carbon dioxide removed from the environment. The Environment Protection Authority of Victoria defines a carbon credit as a “generic term to assign a value to a reduction or offset of greenhouse gas emissions … usually equivalent to one tone of carbon dioxide equivalent”.

Carbon credits and carbon markets are a component of national and international attempts to mitigate the growth in concentrations of greenhouse gases. One carbon credit is equal to one metric ton of carbon dioxide, or in some markets, carbon dioxide equivalent gases. Carbon trading is an application of an emissions trading approach. Greenhouse gas emissions are capped and then markets are used to allocate the emissions among the group of regulated sources. The goal is to allow market mechanisms to drive industrial and commercial processes in the direction of low emissions or less carbon intensive approaches than those used when there is no cost to emitting carbon dioxide and other GHGs into the atmosphere. There are also many companies that sell carbon credits to commercial and individual customers who are interested in lowering their carbon footprint on a voluntary basis. These carbons off setters purchase the credits from an investment fund or a carbon development company that has aggregated the credits from individual projects. Buyers and sellers can also use an exchange platform to trade, such as the Carbon Trade Exchange, which is like a stock exchange for carbon credits. The quality of the credits is based in part on the validation process and sophistication of the fund or development company that acted as the sponsor to the carbon project. This is reflected in their price; voluntary units typically have less value than the units sold through the rigorously validated Clean Development Mechanism.
THERE ARE TWO MAIN MARKETS FOR CARBON CREDIT:

- Compliance Market credits
- Verified Market credits

HOW BUYING CARBON CREDITS CAN REDUCE EMISSIONS:
Carbon credits create a market for reducing greenhouse emissions by giving a monetary value to the cost of polluting the air.

For example, consider a business that owns a factory putting out 100,000 tones of greenhouse gas emissions in a year. Its government is an Annex I country that enacts a law to limit the emissions that the business can produce. So the factory is given a quota of say 80,000 tons per year. The factory either reduces its emissions to 80,000 tons or is required to purchase carbon credits to offset the excess. After costing up alternatives the business may decide that it is uneconomical or infeasible to invest in new machinery for that year. Instead it may choose to buy carbon credits on the open market from organizations that have been approved as being able to sell legitimate carbon credits.

We should consider the impact of manufacturing alternative energy sources. For example, the energy consumed and the Carbon emitted in the manufacture and transportation of a large wind turbine would prohibit a credit being issued for a predetermined period of time.
Mother (Maa)

This is dedicated to all 'Mother'(Ma) , the most tender yet so overpowering expression in human dictionary.

Authority of Mother who is so unassuming in its demeanour yet universally acknowledged and whose influence - though silent and subtle - is so profound in its impact. Being the bedrock of our Lives she occupies the most exalted position.

- Peeyushi Pranky

As God himself could perhaps not reach out always to everyone for help , He created Mother to assign this task. Mother's role is thus a devolution of divine responsibility and even God depends on Mother for His own revelation. Heaven lies beneath the Feet of Mother. Mother shapes not only the physical form and character of the child ,but in doing so she also shapes the course of human destiny. She is living symbol of selfless Love, care, compassion, sacrifice and endurance.

Mother performs multiple roles in our lives and manifests herself in several forms. She is not only the creator of our physical existence (Janani) but is also who nurtures (Palini) and feeds (Annapoorna). She is the first teacher (PrathamGuru) , friend (Sakha) , guide (Margdarshika) , preserver of health (Swasthyarakshini) and imparts the values of Life (Sanskardayini). She is Fountain head of all prosperity (Lakshmi) pivot (Kutumbdhuri) , power personified (Shakti) and destroyer of evil (Asurmardini)

Flower being the embodiment of purity and divinity and possessing the attributes of Mother in abundant measure constitute the best suited medium to portray and pay reverence to the enchanting glory of Mother and her pre-eminent supremacy.

Finally would like add a lines for my mother " Meri Maa Pyaari Maa......Mumma"Mother (Ma)
Most of us are of the view that writing is a matter of Art, a writer’s creativity or an inborn-talent. One says it’s a disease that only creative writers succumb to. Another says it does not exist in “common people” at all. Friends, let me correct you here. Those who write, who you call as “writers”, too are common people. They are one among us. Yes, they do have talent, but a talent which is “self created”, which is a result of “willingness” to write.

Just about everyone has been there—sitting with a blank paper in front, fingers itching to write a masterpiece and nothing happens. For me, the most beautiful thing about writing is that it “strikes randomly”. Most of the times you are overwhelmed with more ideas that you can possibly write about and then you sit down to write and your mind goes blank. Sure, you flip through different books and other writing resources packed with creative writing exercises and review all the ideas but nothing feels right. You want something fresh. You really want a new angle. As a result, all you do is just “give up” writing.

Look, even if your imaginations are not very practical, even if you don’t come up with logical topics to write about at all the times, you still be “better off” than if you hadn’t tried. Infact, many a times something that you have written seems worthless to you, but may turn out to be the gold. Most importantly, you will get into the habit of writing.

Sometimes, all it just takes is the few words to get started and then you are off, writing on and on and on….there are no rules of writing. You can write a poem, a short story, an essay even the dream you had last night. Aim for hundred words or for a hundred thousands words. Just start writing and have fun…..
SWAACH BHARAT: A DISTANT BUT A POSSIBLE DREAM

Our honorable Prime Minister, Mr. Narendra Modi, on the auspicious day of Gandhi Jayanti announced the start of swaach bharat campaign in order to make India pure & clean. On that day we saw our leader cleaning the floor as a mark for the initiation of the campaign. I was too obliged to have a Prime Minister like him.

But on the same day, when I was driving my vehicle, I saw a person spitting and a person throwing a chips wrapper on the road. I then recalled the campaign I saw that day. My once so called pride turned into pity. Pity for the disrespectful stubborn people, pity for my petty thought that one person can uplift the state of the country.

I pondered and concluded that its only the combined effort and synergy that can bring a metamorphosis in the present condition of our country. A campaign like this or a programme like “Satyamev Jayate” can merely act as an eye opener. It’s our willingness and an optimistic look which can make us stand on our feet and do something to ennobles India’s future. Mahatma Gandhi has rightly said-

“Be the change that you wish to see in the world”

A leader can merely tell which path to follow but it’s the people who have to decide which path they actually have to follow. Our decision sets a benchmark for our future. It is on us to decide till where we have to set our destination. A united effort can take our country to radiant heights and an inexorable growth. It is our will to decide whether we have to live in an ivory tower or witness and deal with the reality.

Lastly I would say that we should not restrict meaning of the word ‘swaach bharat’ as cleanliness of our surroundings. These two words have a deeper meaning. It relates to the eradication of evils prevalent in our society, cleanliness of the brusque and bizarre perception of people, wiping out the bilge in the form of ill practices which are degrading the sanctity of our motherland. The word also denotes purity of our heart and soul, so that we make India an epitome place to dwell.
From the pen of a poet:

Somya Gaur

Take Flight

And the grey clouds thunder,

The wind picks up again;

The skies have held up for long,

It's time for a dense rain.

As I stand there, with eyes fixed on the shroud above,

Slowly the drops falling blur my vision.

Yet I stand there, the rain soaking me to the core,

Frozen at the place, with no intent to run.

And I feel a numbness,

Like every thought is letting go of me,

What I have been holding for too long;

From my hands stretched open flies free.
I wish I could be a part of this tapestry forever.
Never having to go back to the chaos in my mind.

Of being just there in the moment,
And to this world, to its expectations being blind.

And its now that realization dawns on me,
All this time I was trying to escape reality.
While life was there to be lived to the seams.

And now I know what I have to do,
Drown myself in this celebration called life.
Each moment, each second awaits to be lived,
There will be both, days of blessings and days of strife.

The odds may not always be in our favour,
But all it takes is a brave fight.
Never choose to belittle the power of your own self,
Rise above triflings and feel what it is to take a flight...
Yesterday I saw a small girl, just about 12 years old, keeping an empty packet of chips in her pocket.

Her mother chid her saying,” What are you doing this, throw it away.”

The little girl said reluctantly,” My teacher told me to keep my surroundings and my city clean, not to throw garbage on the roads.” Her mother got totally vexed and shouted on her, saying,” The road is already so dirty, we alone don’t carry the responsibility to keep the city clean. Even if you don’t throw garbage on the roads everybody else will, so what’s the use!”

Is this the true story of India?

Well, maybe not all, but most of the people react in the same manner like the mother of the 12 year old. Listening to the words of the lady I was forced to ponder over the thought-IS INDIA REALLY RISING...??

In India people are so habitual of putting the blame on the government, that they do not at all realise their own responsibilities. When the government provides the facility of trains, they don’t keep them clean and say that the government didn’t provide with a waste disposal system. When the government provides with dustbins, just after a few weeks they are in such a miserable condition, not to be recognised after that. Thrill is in throwing the garbage outside the dustbin, not in it. And if a thoughtful person does use a dustbin, then that person is to be laughed and mocked at.
We say that government should make strict rules and if somebody does not follow punishment should be meted out. When rules are made, we know all the ways out and have all the money in the world to bribe and break the rules.

Bondsmen to our own thoughts, slaves of the society we are. We have to live in the society, so better act like it.

I wonder with a sigh, what will be the plight of the washrooms to be newly built by our government. Will they remain useable at all after a few weeks?

They say ‘acche din” have come since our nation is in the hands of Mr. Modi. I say “acche din” will only come when people realise their duty towards the nation and do their bit.

People very well know of their rights but are not aware about their duties and even if they do, they are least bothered. When the thought process and principles of the people are fast deteriorating and diminishing, I am forced to think back on the reality of my own question, will this be the story of India? IS INDIA STILL RISING?
Sketch the world

By: Sugandha Sharma

About sketching: It is a rapidly executed free hand drawing that is not usually intended as a finished work.

Sketches are not just black n white images instead its the power of that one Colour which can express all colours of life.. they are filled with the colours of imagination, some moments. ..

Sketching is an art to stop the time .. on sheets of paper :)
VIDUSHI GUPTA PRESENTS......

THE SOUL HOME
The Soul Home

“WORDS ARE MY PASSION
FEELINGS; DESIRE,
LET ME PEN THEM DOWN
AND TOGETHER,
THEY WILL BURN YOU LIKE FIRE”

Born to a literary professor mother, the love for literature was hereditary in her. She was smitten by words at an early age of 6, the age when she began reading, eventually which turned into a passion, and at an age of 18, made her realize, that not only she can read other’s words, but can also write her own too.

“When I passed my 12th and cleared my CPT at first attempt, I was very confident this was my field. But, in the 9 month preparation gap, for the first time in my life, I devoured books and writing like never before. So much that I started neglecting my studies for them. Reading and writing gave me a satisfaction, I was sure like hell I was not going to clear my IPCC that time, and was not disheartened when that actually happened, probably just mere disappointed with my first failure of life, as I know I called for it.”

“For a year, I self-prepared for IPCC and passed it in may’13. Although, I was the reason of my failure, but I never-ever regret it. Because these two years gave me one of the most precious and creative platform-The Soul Home, After the results, I had nothing to do, So In August’13, I started my blog on blogger, editing and publishing my works written over the years”.

Vidushi, till now, has written over 50 poems, 70 published and unpublished articles and innumerable quotes. But more than a writer, she likes herself being called an avid reader. She has read over 150 novels and books in a span of 5 years, with her own library comprising of more than 100 books.

“I love fiction, Imagination is my genre. I believe it’s your imagination power that differ you from others. It’s totally one thing to write reality, an auto-biographical book, but to imagine a whole world full of complicated characters, situations and lives in 400 pages is a totally irresistible trait.
Imagination makes you God of your own world. I wish I could discover it one day within myself.

Her favourite authors includes Nicholas Sparks, Cecelia Ahern, Sidney Sheldon, Sudha Murthy and Chitra Banerjee, Diva Karuni. And just like them her, own writing depicts simplicity.

“I don’t believe in writing big words. As a reader, I can’t tell, no one likes to read a thing which is un-understandable, or requires the usage of dictionary 50 times. Both as a reader and writer, I would prefer ordinary words with an extra ordinary meaning over extra-ordinary words with an ordinary meaning.”

The young writer aspires to become an author, once she completes her CA. “Although not regret full of my 1st failure, but I don’t want to repeat it. I want to achieve my professional degree in my first attempt this time, because the sooner I have it, the sooner I can give it up gracefully and respectfully to touch my writing horizons”

Vidushi’s blog, till now, has been read over more than 3500 times, and her google plus has 16000 views, from all around the world including countries like U.S.A, UK, Australia, France etc. Her followers on Google plus and twitter handle includes some prominent authors like Ashwin Sanghi, Shomprakash Sinha Roy, Jashsen, Sanjeev Ranjan and Pranay Gupte.

You can find me on Vidushiguptaa.blogspot.in
7 Things we all need to stop doing right now........!

– Shiva Tiwari

듭 Stop Bothering yourself with what others think of you.

“kuch to log kahenge, logo ka to kaam h kehna.”

듭 Stop running away from your problems, only when you face them you find the solution.

“Face your problems don’t facebook them”

揿 Stop delaying the things you actually want to do in life. They deserve your time more than anything else.

“Time is running, Use it wisely.”

揿 Stop being scared of making mistakes, They just make you wiser.

“Galtiya achi h, Unse Seekhe”

揿 Stop thinking you aren’t ready. You’ll never know unless you take the leap.

“Himmat kro, Darr ke aage jeet hai.”

揿 Stop rejecting new Relationships, just because it didn’t work out before.

“Pehle Jo hua Zrauri Nhi aage bhi wo ho”

揿 Stop being someone you are not. You were born original & one of a kind, be that way.

“Trust on your own style, as you know you are the best”
FUN CORNER

khelo india khelo :

- lets see how these fca can reach to the logo of ca
Riddles

THIS COMMON SENSE WILL MAKE SENSE

Q 1: Poor people have it. Rich people need it. If you eat it you die. What is it?

Q 2: What comes down but never goes up?

Q 3: I’m tall when I’m young and I’m short when I’m old. What am I?

Q 4: How can a pants pocket be empty and still have something in it?

Q 5: If I drink, I die. If I eat, I am fine. What am I?

Q 6: If I have it, I don’t share it. If I share it, I don’t have it. What is it?

Q 7: What is so delicate that saying its name breaks it?

Q 8: If an electric train is travelling south, which way is the smoke going?

Q 9: How many months have 28 days?

Q 10: What goes up but never comes down?

Answers

1. Nothing
2. Rain
3. A candle
4. It can have a hole in it
5. A fire
6. A Secret
7. Silence
8. There is no smoke, it’s an electric train!
9. All 12 months!
10. Your age
How many faces can you see??
Comic Section

A little while ago he was busy with Facebook but now face on Book!!

I had a little problem at school today, but I solved it. -Oh, and here's your gun back.

iPhone
iPod
iPad
iPaid...!
Upcoming Events

CA Students National Conclave 2014

Seminar cum Diwali Celebration

Medical Checkup Camp

Sports Programme
HAPPY DIWALI

Let us keep diwali holding it close to our hearts for its meaning never ends and its spirit is the warmth and joy of remembering friends.

May the beauty of diwali season fill your home with happiness and may the coming year provide you with all the joy and

May this deepawali brings you all a cracker with joys, firework with happiness and prosperity and Subh Laabh from Ganesh Ji.

For this is a special time when family and friends get together, for fun. Wishing laughter and fun to cheer your days.

With gleam of diyas and the echo of chants may happiness and contentment fill your life.

Have a prosperous diwali. hope this festival of light bring you every joy and happiness. May the lamps of joy, illuminate your life and fill your days with bright sparkle of peace.

Candles of hope are burning bright, filling our hearts with eternal delight, hope, joy, prosperity and wealth.. wishing you happiness and peace.
Picture Gallery
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