

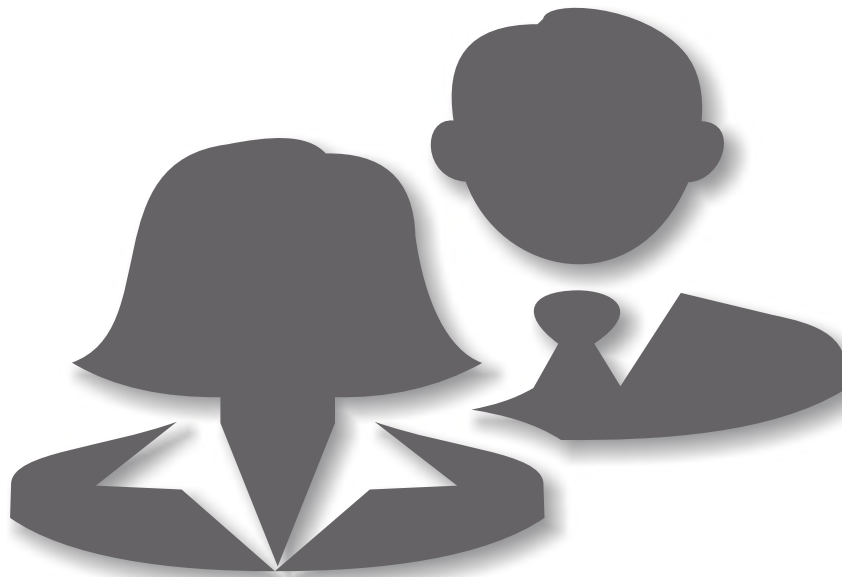


The Institute of Chartered Accountants of India  
(Set up by an Act of Parliament)



# AMRITSAR BRANCH OF NIRC STUDENT NEWSLETTER MAY - 2020

## Vertebra of Indian Economy



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## *From the Desk of the Chairman.*



**“The only constant in life is change”-Heraclitus**

**Dear Students**

I hope you & your family are well & Safe. We all face changes every day – whether it is a simple change in the weather, our schedule or expected change of seasons. Change affects us all and we each deal with change differently. The Accounting profession is in very dynamic phase & is witnessing continuous change in this era. The world is beholding challenging times due to the advent of the Covid-19 pandemic, It is posing critical challenges to global economies and it will have a lasting impact for many businesses. Most organizations have already kickstarted measures to reconfigure their short term and long-term business objectives and investments keeping in mind the Covid19 situation and the re-emergence of their workforce to the offices. They also need to cut their costs and expenses to the extent possible so as to cope up with this situation.

Friends, our profession depend upon prosperity of business, we have to change & make strategic Digital transformation to run our offices. Digital transformation is no doubt a complex endeavor, one that brings with itself a host of attractive benefits in addition to unforeseen challenges .it hardly comes as a surprise these days that digital transformation is one of the key priorities for businesses/profession looking to make an impact in the competitive market today.

The concept of “Virtual Accounting Firms” is emerging as a hot trend amongst the Global Organizations. It is evident that even after post Covid scenario social distancing will be norm in medium to long term, technology will be at centre stage for accomplishment of various activities and Virtual Office will change the way we are working hitherto. Virtual accounting allows a qualified professional/firms to provide accounting services to their clients virtually rather than physically working at the client's office. Virtual office offers all of the same benefits of hiring an accountant for organizations but is more cost effective and offer more flexibility.

We have to reorganize processes & systems to package together the required capabilities in a cost effective operational model. we have to set direction for cost reduction as a strategic profession transformation . Priorities include enables for periodic review & instilling a culture of awareness & continuous improvement in the profession. The only way to make this work is to think big from the outset-be radical ,don't tinker.

Every Change has a hidden tutor making us better for the near future.

Heartiest gratitude has been expressed by honorable Prime minister of India Sh Narinder Modi ji for invaluable contribution to PM -Cares Fund by ICAI to fight against Corona pandemic. I Appreciate members of Amritsar branch who have come forward for this noble cause.

Valuable suggestions/feedback are always welcome.

With Warm regards.  
CA SANJAY ARORA  
Chairman, 2020-21

Amritsar Branch of NIRC of ICAI

May, 2020



Chairman



## *From the Desk of the Editor..✍️*

**Dear Students,**

**Warm Greetings,**

As we have read, heard that Experienced that “Success usually comes to those who are too busy to be looking for it”. It is an automated cause and effect process and essentially true for all of us. The best part is that we wouldn't want it to be any other ways. We want our work to speak for us. Amongst all professions, Chartered Accountants are among the few who are aware and keep themselves in sync with global trends.

Coming forward, in this May month, we are expecting to end this COVID-19 outbreak, happily so that businesses and professions could start with new pace and motion with new ideas. I hope every member has gained a lot of knowledge during lockdown from the series of webinars organized by Amritsar branch individually and jointly with other branches, NIRC and ICAI. Team Amritsar branch has tried his best for the organizing best webinars with best topic and best speaker. In this month of May 2020, we will continue to organize this series of webinars as per the interest of members. I also request the members to continue to support us and suggest us regarding the topics of webinars of your interest in the coming future.

Members we have issued circular for one time annual seminar lumpsum fee for the members and last date of which was 30th April. Branch has received lumpsum fee from many members during the April month. Now keeping in view the feed back of members and inability to pay lumpsum fee due to cheque books lying in the offices and due to lockdown, we have extended the due date upto 20th may 2020. Now members who have yet not paid lumsum fee can avail the benefit of this scheme and may pay the lumpsum fee upto 20th May 2020.

In this month another important professional responsibility of work for some members is to finish the statutory bank branch audits. At one stage where it seemed that RBI may take step back for Audit of bank branches due to Covid-19. But our torch bearers of ICAI played vital role to give representation to RBI. Now RBI vide his circular clarified that branches with 90% advances shall be covered under audit and banks have allotted the branches to members except 2-3 banks who have yet to allot branches. I request all the members to try to do bank audit work online as much as possible and take necessary safeguards and precautions during visiting the branches.

Dear Students, As we know due to covid, ICAI has again rescheduled the CA exam for May 2020 now commencing from 29th July 2020. You have to justify the quote “Accept the challenges so that you can feel the exhilaration of victory”. Every one of you is going through a challenge to crack this a very noble Professional CA course. Due to covid-19, students have chance for best preparation for exams. Keep on working for your exams, develop the habbits of self motivate and set your goals for the future. You will surely achieve your targets as nothing is impossible in the world.

last but not least most importantly keep yourself safe and stay healthy in the pandemic.

With Warm regards.

Sd/-

**CA Shashi Pal**

Editor in Chief

Secretary, ICAI Amritsar Branch

May, 2020



Secretary



*From the Desk of the Editor.* 

**Dear Students,**

**“Stay strong and fight the outbreak”**

This is high time that we need to find preventive as well as corrective measures to fight against the pandemic and along with that we need to assure that we are leaving no stone unturned in upgrading our skill set and gaining hands on updated technology so that our budding professionals always stay ahead of time. This is a well driven fact now that future is of master technology and anyone who will not master it will lose his chance to gain success. Keeping this in mind our institute is also making great endeavors in providing students with all the required material, lectures and also coachings. I request all the students to visit cloud campus of institute and leap maximum benefits for yourself and utilize your time in best possible manner.

Thanks and Regards!!

With Warm regards.

Sd/-

**CA Palak Bansal**

Chairperson

NICASA Amritsar Branch.

May, 2020



Chairperson



## FEMALE IN FINANCE. The Reality.



**BY GURTANVI ANEJA**

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Let me tell you a little story.

It was the month of December last year when we were called by our coaching centre to attend a workshop and meet our teachers for the first time. These teachers used to teach us our CA foundation course online and I think, it is fair to say that one of them was a highly revered and well known teacher all across the nation.

But I was itching to ask him a question since long. Apparently, in one of his addresses he had expressed how the CA course was losing its charm and was not worth the struggle anymore.

I was quite stunned to hear this and frankly, demanded an answer, being a student who had just enrolled into the course.

I did get a chance to talk to him directly. But the answer that I got was not expected at all, especially coming from a mentor.

So what he told me was that the CA course had a lot of scope for boys but the same could not be said for the girls. According to him, it was getting too technical and complex for the "FEMALE GENDER."

It will not be an exaggeration to say that I was taken aback and felt completely demotivated in that moment. The concept did not seem to sink into my brain at all.

"Finances are a man's job."

"Men run the show. Let him handle the money."

These are some of the things that all of us have become accustomed to hear too often. Since ages, the roles that men and women are expected to play have been divided and almost set in stone. While men are encouraged to become engineers, finance

professionals and doctors, women are asked to follow more "low-key" career paths like nursing, teaching, arts, fashion etc.

Although time and again, women have proved themselves in almost every field, problems like gender pay gap, discrimination in the work space, unequal opportunities still continue to surface. The stigma still continues to persist.

The field of finance is no exception.

This high profile, big money industry, for a long time now, has been male dominated. As the career level rises, the female representation declines. It is pretty much an 'All Boys Club' and women have had a hard time breaking in.

Studies conducted by the Harvard Business School paint a grim picture too. Women just hold 10-15% of the job positions and the numbers do not seem to be improving.



The list of reasons are endless.

Most women are not encouraged to enter this field. Indian women bear primary responsibility for homemaking and childcare. This unfairly affects their work-life balance. Less women make it to the higher positions and thus this impedes them to achieve their full potential. The women who do



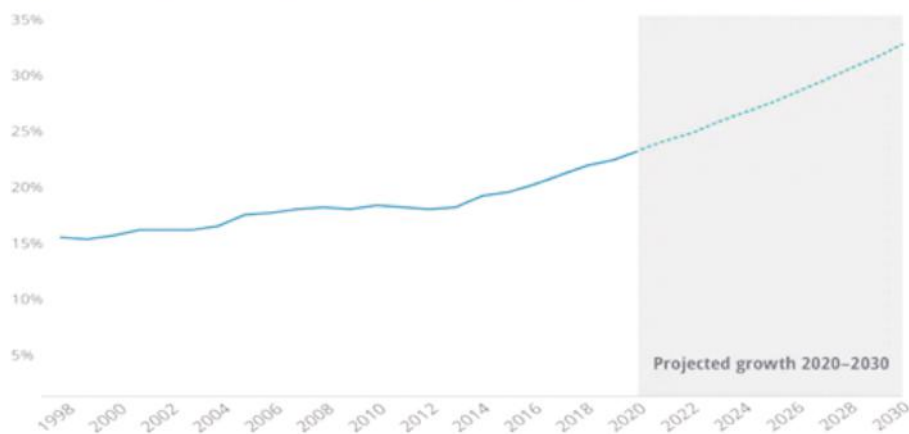
enter, mostly leave their work due to unfriendly work environment and less pay. Also, women tend to strive to achieve perfection a little bit more than men do, in order to prove themselves which further results in insecurities and self doubt.

The problem is complex but not impossible to overcome.

Infact, with people especially women becoming more aware, baby steps are being taken in every direction.

Institutions are joining hands to create an enabling environment for women. The government is encouraging them to educate themselves and come forward. From banks to the financial market, women are showing their presence everywhere.

FIGURE 1  
**The growth of women in leadership roles in the financial services industry**



Note: Percentage of women in leadership roles within a select sample of financial services institutions inclusive of C-suite and senior leaders.

Source: Deloitte Center for Financial Services analysis of Boardex LLC data.

Deloitte Insights | [deloitte.com/insights](https://deloitte.com/insights)

The change is not drastic but it is fair to say that it can be seen.

Women like Nirmala Sitharaman and R. Sivabhogam are a true inspiration for all girls. Nirmala Sitharaman, our current Finance Minister, is proficient and effective in her job. R.Sivabhogam, the first women Chartered Accountant, fought all odds to become an independent and successful women.

Our very own field of Chartered Accountancy has improved a lot. 40% of the active students of the Institute of Chartered Accountants of India are female. 20-30% of the members are female as well. Indeed, the girls are giving a tough competition to their male counterparts in the accounting field. Women do get lots of oppurtunities from corporate jobs, investment banking, taxation, auditing to entrepreneurship. CA course not only

gives them the financial security that they deserve but also gives them a lot of respect and stature in the society. It is great to see ICAI encouraging women to choose chartered accountancy as their career path and also support them every step of the way.

From being told that they are wasting their time trying to learn finance to establishing their names in every nook and corner of this field, women have indeed come a long way.

To conclude, there is a gender gap in the finance industry but our women are blazing a trail and things are getting better. In my opinion, women should be unapologetic in fighting for what they deserve and should not hold back.

Chartered Accountancy is what I have chosen and if it gets complex/technical, it does for everybody. Don't let anybody not even your teacher tell you, you can't do it.



## Abolition of DDT – The Reiteration of History

By Ridham Chopra



**BY RIDHAM CHOPRA**

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Dividend Distribution Tax, commonly known as DDT, was first introduced two decades ago on domestic companies in 1997. It is a tax levied on dividends that a company pays to its shareholders out of its profits. Prior to that, dividends were taxed only in the hands of shareholders. With introduction of DDT, the taxes on dividend were directed to a single point i.e. to be paid by the dividend distributing company and the incidence of tax shifted from the recipient to the payer. There were policy flip flops and for a brief period between April 1, 2002 and March 31, 2003, dividends were taxed in the hands of shareholders. After this, the onus of paying the tax was once again placed on domestic companies.

***But as they say ,  
"History Repeats Itself ."***

The Government of India in its bold move has announced the withdrawal of DDT in its Union Budget 2020-21 w.e.f 1st April ,2020 & re-introduced 'Classical System of Taxing Dividends' bringing it in line with most other countries in the world .

However, this system may not be popular among the masses now, especially when a common man has become so habitual of the norm of receiving tax-free dividend income. But in real sense, this may actually prove to be a Game changer for many.

Under the previous tax regime (until March 31, 2020), under the provisions of Section 115-O of The Income Tax Act, 1961 companies distributing dividends were liable to pay tax at an effective rate of 20.56 % directly to the government from their surplus. Effectively, out of every ₹100 in distributable profits, companies had to cough up ₹20.56 as tax, with only ₹79.44 left for distribution to the shareholders.

Consequently, shareholders were exempt from paying tax on such dividend income by virtue of Section 10(34) subject to the provisions of Section 115BBDA which states that dividends received from the domestic company in excess of 10 lakhs was taxable @10% (plus applicable surcharge & HEC cess) in case of specified assessee. However, Deemed dividends as specified under Section 2(22)(e) were not covered under Section 115BBDA.

While this made the government's job of collecting taxes easier, it resulted in all the shareholders of a company suffering a uniform tax rate on their dividends, irrespective of whether they were humble salary-earners or the High Net Worth Individuals or Big Bulls of Investing.

The same has been quoted by our Finance Minister Smt. Nirmala Sitharaman ji in her budget speech that , "It has been argued that the system of levying DDT results in increase in tax burden for investors and especially those who are liable to pay tax less than the rate of DDT if the dividend income is included in their income. Further non availability of credit of DDT to most of the foreign investors in their home country results in reduction of rate of equity capital for them."

To bring an end to this economic prejudice , The DDT has been abolished by requiring all equity investors or unit holders to treat their dividend receipts as income and pay taxes on the same at their applicable slab rates, as per the classical system of dividend taxation that is widely prevalent globally. Investors with total income upto 10 Lakhs are the most propitious as they would be paying taxes at much lower rates than the prescribed rate in the earlier tax regime. Furthermore, Mutual Funds will enjoy higher valuations as they would be



paying higher dividends and more investors will opt for mutual funds.

There have been various amendments which have been brought by The Finance Bill 2020 which are applicable from 1st April, 2020 & 1st April, 2021 onwards. Some of those are reproduced here below:

- Amendment in Clause (34) of Sec.10, providing for exemption of dividend income upto 10 lakhs in the hands of the recipients, to provide that the provision of this clause shall not apply to any income, by way of dividend, received on or after 1st day of April 2020.
- Amendment in Clause (35) of Sec.10 to provide that the provision of this clause shall not apply to any income, in respect of units, received on or after 1st day of April 2020.
- Deduction can be claimed under section 57 of the Act on account of interest expense, capped at 20% of the dividend income or income in respect of units
- In section 57 clause (i), Section 115A, 115AC, 115ACA, 115AD, 115C for the words, figures and letter "dividends, other than dividends referred to in section 115-O", the word "dividends" shall be substituted with effect from the 1st day of April 2021
- Section 80M has been inserted with effect from 1st day of April 2021 to provide for a deduction of an amount equal to so much of the amount of the income by way of dividends received from other domestic company to the extent it does not exceed the amount of dividend distributed by the domestic company upto one month before the due date of furnishing the return of income under sub-section (1) of section 139. This deduction is subject to the provision that no such deduction should have been allowed in any previous year.

- With respect to tax on dividend income as per the provisions of section 115BBDA of the Act, the same would not be applicable to dividend declared after April 1, 2020;
- Amendment in section 115-O providing for payment of DDT by domestic companies and mutual funds, to provide that dividend declared, distributed or paid after 1st April, 2003, but on or before 31st March, 2020, shall only be covered under the provision of this section, and dividend declared, distributed or paid on or after 1.4.2020, shall not be covered under this section.
- Amendment in section 115R to provide that the income distributed on or before 31st March, 2020 shall only be covered under the provision of this section.

Further the domestic companies/mutual funds would be required to undertake withholding tax at the rate of 10% under section 194/194K of the Act in respect of such dividend income exceeding Rs. 5000.

In Addition, the key beneficiaries of the proposed amendment are likely to be foreign companies and non-residents who receive dividend income from Indian companies as they would be lashing out lower taxes in accordance with tax treaties with other countries. Thus, companies in the USA, Mauritius, Singapore, etc., who have subsidiaries in India and are eligible to avail the benefit under the tax treaties would be major beneficiaries.

While this change has many benefits to various stakeholders, DDT Abolition would lead to a significant fall in government revenue. An estimated annual revenue loss of 25000.00 crores has been quoted by our Finance Minister due to this. Apart from this, high net worth individuals will be shelling out much higher effective rate of tax on their dividend income instead of earlier flat rate. Take for case, individuals with 5 crore or higher income will have to pay upto 42.74%





effective tax on dividends. Furthermore, this will lead to unintentional fallout between Share Buyback & Dividend. Share buyback attracts 23.29% effective tax while dividend in hands of high net worth individuals (here: individuals with income more than ₹5 crores) would result in 42.74%. Many companies may, in fact, curtail dividends.

Overall, the abolition of the DDT is likely to make India an attractive destination of investment & help the government in narrowing the economic inequalities. But the super-rich taxation on dividends, the effect of which has flown back to India Inc's promoters, who are the primary risk takers in the economy, may also mean less cash flows and appetite for investing in new ventures/projects from domestic entrepreneurs.

To end this, I would like to wish all of you, the very best of health during this pandemic. I sincerely hope that the situation in the world improves soon. Take care & stay healthy.



## CREATIVE MINDS

***Put your thoughts into words and unleash the skill within you!***

*Here are some poems written by the students during this lockdown period.*

### एक आवाज

परिदे जैसे उड़ना है मुझे मेरे पिंखों को ना खिंचो,  
थोड़ा रुककर, ठहरकर चलना है मुझे मेरे पिंखों को ना खिंचो,  
ये वक्त का कैसा जोर है,  
ठहरे पानी में भी अजीब सा शोर है, सपने देखे है मरी बंद आंखों ने,  
उस चौन भरे बचपन की रातों में,  
ठहरा वक्त था मेरा, अब चलने लगा है।  
जैसे चलता हूँ मैं साथ बढ़ने लगा है।  
है गुजारिश ये मेरी कि, ऐ खुदा  
दे तालीम तू इतनी, सही गलत समझा ये बता इन नासमझ लोगो को,  
मेरा चलना घमंड नहीं, जरूरत है।  
मेरी खुदको पहचानने की कोशिश है। दो अगर मुझको शाबाश तुम,  
मैं खुले आसमां में पंख फैलाऊंगा।  
ऊंचा उठकर, इक दिन देश का मान बढ़ाऊंगा।। देश का मान बढ़ाऊंगा।।



### अवसर

अवसर मिले जो कभी कभी इस्तेमाल कर लेना,  
आज नहीं तो कल सही  
पर उसका कुछ तो ख्याल कर लेना,  
मुश्किल है राह, मुश्किलें आती है  
मंजिल को पाने की खादहश तो रख।  
सिकंदर बनना है, अगर मुकदर का  
तो जीत की तम्मना तो कर।

Written by :  
Navdeep Kaur



## लॉकडाऊन का अनुभव

वक्त सही है इस विषय पर कविता सुनाने का,  
भारतीय परिवारों का महत्व दिखलाने का।  
किसी के पास भी वक्त नहीं है, हर कोई व्यस्त है,  
इन विद्युत उपकरणों के कारण जीवन अस्त व्यस्त है।  
वो पल दो पल का साथ बैठकर, दुख सुख करना और बातें बतियाना,  
खो गया है इस आधुनिकता के दौर में वो महोब्बत भरा जमाना।  
संयुक्त परिवार की भाषा बदल दी इन पश्चिमी विचारों ने,  
तकनीक पर आधारित व्यापारों ने और हमारे अनापेक्षित व्यवहारों ने।  
बड़े छोटों की नोकझोंक से बनते यहाँ रिश्ते अटूट है,  
तो कभी विचारों के असंतुलन से पड़ जाती इनमें फूट है।  
यहीं भारत की सच्ची तस्वीर, यही सच्चा प्यार है,  
सारी दुनिया में सबसे अच्छा संयुक्त भारतीय परिवार है



**HARKIRATH KHURANA**  
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## क्यूं तुझे कबूल नहीं

न जाने कितना दिल दुखाया है हमने,  
जो आज एक भी दुआ तुझे कबूल नहीं।

आज कैद है अपने ही घरों के पिंजरों में,  
पर क्यूं तुझे यह सजा भी कबूल नहीं।

आज कफन है हजारों,  
और फना है लाखों,  
पर न जाने अब भी हमारी सलामती तुझे कबूल नहीं।

कहीं डर है अपनों का,  
तो कहीं फिक्र है सपनों का,  
पर यह सजा भी तुझे कबूल नहीं।

पता है कभी सताया था तेरी ही रूह को,  
पता है कभी मारा था तेरे ही वजूद को,  
पर हमारा वजूद अब क्यूं तुझे कबूल नहीं।

आज सूना है तेरा चौखट,  
आज सूना है तेरे यह दर,  
पर क्यूं आज यह दर्द भी तुझे कबूल नहीं।

आज यह निगाहे टिकी है बस तेरे एक हुक्म के इंतजार में,  
पर क्यों अब भी तुझे यह निगाहे कबूल नहीं।

न जाने कितना दिल दुखाया है हमने,  
जो आज एक भी दुआ तुझे कबूल नहीं।



**DOLLY MEHRA**  
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**THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA**

(Set up by an Act of Parliament)

**AMRITSAR BRANCH OF NIRC OF ICAI**ICAI Bhawan, Bhai Gurdass Ji Nagar (New Amritsar), G.T. Road, Amritsar  
CAMP OFFICE: Room No.401-402, Central Revenue Building, The Mall, Amritsar.**WEBINAR DETAILS****Detail of Webinars conducted by the Amritsar Branch of NIRC of ICAI during Lockdown Period via Zoom :-**

Date	Webinar Topic	Duration	Organiser	Speakers	Video Link of Youtube
03.04.20	Taxation of companies section 115BA, 115 BAA and 115BAB along with taxation of charitable trust	2 Hours	Amritsar	CA Rohit Kapoor	<a href="https://www.youtube.com/watch?v=HrkFEDgy3_U">https://www.youtube.com/watch?v=HrkFEDgy3_U</a>
04.04.20	Income Tax Amendments on Finance Budget 2020	2 Hours	Amritsar	CA Dr Girish Ahuja	<a href="https://www.youtube.com/watch?v=4ICGzmjVmf0">https://www.youtube.com/watch?v=4ICGzmjVmf0</a>
07.04.20	Career Opportunities and Trends for CA's in Today's Scenario	2 Hours	Amritsar	CA Nitish Kalia	-
08.04.20	Companies Fresh Start Scheme, 2020 (CFSS) and LLP Settlement Scheme, 2020	2 Hours	Amritsar	CS Amit Vinayak	<a href="https://www.youtube.com/watch?v=v6bt5Ff2hf4">https://www.youtube.com/watch?v=v6bt5Ff2hf4</a>
09.04.20	Recent Amendments in GST Act	2 Hours	Amritsar	CA Anchal Kapoor	<a href="https://www.youtube.com/watch?v=KZk-tQArKF8&amp;t=2937s">https://www.youtube.com/watch?v=KZk-tQArKF8&amp;t=2937s</a>
11.04.20	Introduction to Cloud Based Accounting and Training on Quickbooks*	2 Hours	Amritsar	Mr Sandeep Patil	<a href="https://www.youtube.com/watch?v=IwTZcCqAzCU">https://www.youtube.com/watch?v=IwTZcCqAzCU</a>
13.04.20	Easy your filing process during this lockdown with ClearTax, your Work from Home GST Partner	2 Hours	Amritsar	Mr Amiya Jha	Clear Tax used his own App
15.04.20	Analytical discussion on development of refund related provisions under GST including practical issues of refunds	2 Hours	Amritsar	CA Navya Malhotra	<a href="https://www.youtube.com/watch?v=gNgxmWHvKj0&amp;t=4166s">https://www.youtube.com/watch?v=gNgxmWHvKj0&amp;t=4166s</a>
16.04.20	Simplifying office to work from home strategies, Tools, Tips, Gearing up for future	2 Hours	Amritsar	CA Narasimhan Elegovan	<a href="https://www.youtube.com/watch?v=sLDF8Kn3Dow">https://www.youtube.com/watch?v=sLDF8Kn3Dow</a>
20.04.20	Impact of COVID-19 on accounting and Auditing of Financial Statements	2 Hours	Amritsar jointly with Ludhiana, Patiala and Yamuna Nagar	Ca Amarjit Chopra And CA Archana Bhutani	Ludhiana Branch
23.04.20	Covid impact on Equities, Bonds and Gold Mkt and our Portfolio	2 Hours	Amritsar jointly with Ludhiana and Chandigarh	CA Aman Chugh	Ludhiana Branch



25.04.20	Vivad se Vishwas Scheme and How to repond notices in Income Tax	2 Hours	Amritsar jointly with J & K and Pathankot Chapter	CA Nitin Kanwar	J & K Branch
29.04.20	Capacity building path in this challenging Time	2 Hours	Amritsar jointly with Ludhiana and Himachal	Mr Suneel Keswani	Faridabad Branch
30.04.20	Statutory Bank Audit	2 Hours	Amritsar jointly with Bathinda, Chandigarh , Patiala, Sangrur, J&K and Himachal	CA Sanjay Vasueva and CA MM Khanna	Chandigarh Branch



## **Be A Light In Someone's Life**

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Sumant Mahajan/CA Final  
NRO. 0356645/Amritsar

बड़ा शहर, छोटा घर, तीन जन, और दो दाने चावल के...  
काफी कुछ देख लिया उस नन्ही सी बच्ची ने...  
बच्चो के सपने, पिता की गरीबी, मां का हौसला, और गांव की दूरी...  
काफी कुछ नाप लिया उस साइकिल ने।।।

जो कहते है भगवान नहीं होता...  
जनाब जान लीजिए...  
लोग साइकिल की हवा के दम पर गांव के लिए निकले है।

पतले तले की चपल..और जान-पहचान मुंबई से उत्तर प्रदेश की सभी सड़कों से भी...  
बता दू की उस गर्भवती के लिए...  
उसका बच्चा उसकी जान है।।।

इस हालात में कमाया सब गवाया हो गया....  
सरकार की बात क्या करू..उनका शहर उनसे पराया हो गया।

कैसे हालात है ये...  
कोई पूछे कि सब ठीक है तो... हंस देते है...  
कोई खाना दे तो... रो देते है।।।

सरकार से कोई उमीध न हो...  
इसलिए गरीबी पैदल ही निकल गई...  
पुलिस की लाठियों को कोई तकलीफ ना हो...  
गरीबी पटरियों पर कट कर मर गई।।।

ना सुलझी हुई मां की सिलवटें..ना सुलझा हुआ रास्ता...ना किसी का वास्ता...  
ये सब साइकिल पर सोती उस बच्ची ने अपने सपने में देखा।।।

इक हाथ में बच्चा तो दूजे में सूटकेस है...  
ना जाने उम्मीद किस दामन से बांध रखी है उस मां ने।।।

Thank you ,  
Be A Light In Someone's Life.  
(share your talents with us )  
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