THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(Set up by an Act of Parliament)

Rajkot Branch (WICASA)
E-NEWSLETTER

GYAN YAGNA

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MCM

Chairperson's Messege

Dear Students,

As we step into July, I extend my warmest greetings. This month holds a monumental place in our hearts as Rajkot Branch (WIRC) & WICASA proudly celebrated CA Week under the guiding motto: Learn. Serve. Celebrate. Grow.

The entire week beautifully channeled the core values of our fraternity, from social responsibility to community bonding. While every single initiative was a success, I want to place special emphasis on two defining highlights of our celebrations:

Major Highlights of the Week

* **Devotion & Noble Causes**: We marked our foundational CA Day on 1st July with immense reverence and social responsibility. The day commenced with a serene Saraswati Pooja, followed by a critical Blood Donation Camp and comprehensive health checkups. Through these initiatives, our fraternity proudly reaffirmed its commitment to serving society and saving lives.

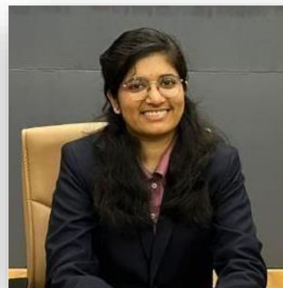
* **Joy & Fellowship**: Beyond professional excellence, building strong community bonds is essential. Our members and students came together to unwind during a vibrant, talent-filled Cultural Evening. The celebrations culminated in high spirits with an energetic Sports Event & Half Day Picnic, fostering unmatched camaraderie and memories that will last a lifetime.

A grand event like this is impossible without collective dedication. A special mention goes out to CA Paresh Babariya, CA Bhavin Mehta and CA Deepti Savjani for their exceptional efforts in making these events seamless.

I offer my heartfelt thanks to the entire managing team of Rajkot WIRC and WICASA, our volunteers, and every member and student whose enthusiastic participation brought life to this CA Week. Let us keep this beautiful spirit of learning, service, and togetherness alive throughout the year!

Warm regards,
CA. Dhaval R. Doshi
Chairman, Rajkot Branch of WICASA

Editorial Board

Dear Readers,

Welcome to your **July newsletter**! What a Month We Had, especially the CA Week!

If you have walked into the branch lately, you can definitely still feel the amazing energy left behind by our CA Week celebrations. Looking back at everything Rajkot Branch (WIRC) & WICASA achieved, it is impossible not to feel proud of this community. We truly lived out our motto—**Learn. Serve. Celebrate. Grow.** — not just as professionals, but as a family. We laughed, we cheered, we stepped away from our desks, and we made memories that will stay with us for a very long time.

July 1st was a beautiful reminder of who we are and what we stand for. It was the perfect blend of devotion and noble service that set the tone for the days to follow.

But it wasn't all serious work; we also made plenty of room for joy and connection. After weeks of handling spreadsheets and tight deadlines, we finally got to see everyone unwind and shine on stage at **Silverenza**! Our signature Cultural Evening was nothing short of spectacular, filled with talent and laughter. We followed that artistic magic with an incredibly high-energy **Sports Event & Half Day Picnic** that reminded us all how good it feels to just connect, play, and chill out together as a family.

Flip through these pages, and enjoy reliving our best moments together!

Flip to Page **39** to check out the full Photo Gallery!

Warmly,
Editorial Board,
Rajkot Branch of WICASA

About WICASA

- Western India Chartered Accountants Student Association
- Reach: Over 1,50,000 students (Largest student wing in ICAI).
- Geography: Covers 30+ branches across Maharashtra, Gujarat, and Goa.
- Flagship Event: The National Conference, which often draws 1,000+ attendees in a single city.
- Motto: Learn, Share, Participate, Perform.

The "Hidden" Benefits of WICASA

1. The Power of the "Managing Committee"

Most students see WICASA from the outside, but the real magic happens inside the committee.

* Real-world Budgeting: Student members actually help manage the finances for events. You learn to handle sponsorship, venue costs, and resource allocation—skills you'll never learn just by reading a Costing textbook.

* The "WRO" Network: Being part of the Western Region (WRO) gives you access to a massive geographical footprint.

2. Specialized Student Facilities WICASA isn't just about events; it's about infrastructure:

* Reading Rooms: Many branches offer 24/7 reading rooms specifically for CA students, providing a disciplined environment that is often hard to find at home.

* Student Counselors: WICASA often acts as a support system, helping students navigate the high-stress exam periods through mentorship programs and "Stress Management" workshops.

3. The "Speaker" Opportunity

One of the best-kept secrets is that WICASA allows students to be Paper Presenters.

* Imagine standing in front of 500+ peers and a panel of seasoned CAs to present your views on "The Future of Digital Currency."

* This builds a level of authority and public speaking confidence that puts your miles ahead during job interviews after you qualify.

4. Publication opportunities

WICASA branches frequently publish E-Newsletters and Student Journals, which are excellent mediums for students to showcase literary and artistic skills by contributing their own articles.

"While your Articleship Principal teaches you how to work, WICASA teaches you how to lead. It is the only platform where a student can act as a CEO of an event before they even have their degree."

Wordsmith's Ink Hub

Pushti Monani

WRO0836895

INSTAGRAM ID: @pushti_monani

If My Income Tax Return Could Speak…...

More Than a Return, A Reflection of Responsibility.

A Story Beyond the Deadline:

The Voice of an Income Tax Return

- "A nation's economic strength is not built only through taxes collected, but through the honesty with which every taxpayer reports their income. An Income Tax Return is not merely a statutory document—it is a silent declaration of accountability, integrity, and trust."

"Hello, Income Earner."

Every year, around July, you suddenly remember me. You search for your Form 26AS, download your Annual
Information Statement (AIS), check your bank interest, verify your capital gains, and promise yourself that this year you'll file me well before the deadline. Yet, somehow, we always meet at the last moment.

I am your Income Tax Return (ITR). To many, I am just another online form. But in reality, I am much more than a compliance requirement. I tell the story of your financial year.

Every salary credited to your account, every rupee of bank interest, every investment you made, every capital gain you earned, and every deduction you claimed eventually finds its way into me. I reflect your financial discipline, honesty, and responsibility.

Today, filing an ITR is no longer about entering a few numbers manually. With pre-filled returns, the Annual Information Statement (AIS), the Taxpayer Information Summary (TIS), and digital verification, the tax ecosystem has become smarter and more transparent. Accuracy matters more than ever because every figure is cross-checked with the information available to the Income Tax Department.

Many people assume that paying taxes is the final step. In reality, filing an Income Tax Return, wherever applicable, completes the process by reporting income correctly and claiming the taxes already deducted or paid. Others believe that if their income is below the taxable limit, filing isn't important.

If only I could speak, I would remind them that I am not just about paying taxes. I help establish financial credibility. I become useful while applying for loans, visas, scholarships, and various financial transactions. I represent a responsible citizen who fulfils not only legal obligations but also contributes to the nation's progress.

And yes, please don't wait for the last day!

The final days before the due date often bring unnecessary stress, heavy portal traffic, missing documents, and avoidable mistakes. Filing early gives you enough time to reconcile your income, verify deductions, review AIS, choose the appropriate tax regime, and e-verify your return without panic.

As another filing season comes to an end, I have only one request.

Don't remember me only because the calendar says it's July. Remember me because represent transparency, accountability, and financial awareness.

After all, I am not merely an Income Tax Return.

I am the financial story you write every year—and the story should always be truthful.

"A return filed on time is not merely a statutory compliance; it reflects responsible citizenship and financial integrity."

Khushbu Bharwani
WRO0792385

From Setback to Spotlight: The Power of a Turnaround Story

Success stories often look glamorous from the outside. We see the spotlight, the applause, the recognition—but rarely do we see the setbacks, the failures, and the silent battles behind them. Every success story has a chapter that tested patience, resilience, and belief. That chapter is called a setback.

A setback is not the opposite of success; it is a part of it. The real difference between those who rise and those who remain stuck lies in one thing—how they respond when things go wrong.

Understanding the Nature of Setbacks

Setbacks can come in many forms—academic failures, career uncertainties, financial struggles, or loss of confidence. For students and young professionals, especially those pursuing demanding paths like CA, setbacks are almost inevitable. An exam not cleared, an interview not cracked, or a plan not working out can feel like a full stop.

But what if it's just a comma?

The truth is, setbacks are not meant to stop us; they are meant to redirect us. They push us to rethink, relearn, and rebuild.

The Mindset Shift: From Failure to Feedback

One of the most important transformations in any turnaround story is the shift in mindset. Instead of asking, "Why did this happen to me?", successful individuals ask, "What is this trying to teach me?"

This shift converts failure into feedback.

It encourages self-reflection:

What went wrong?
What can be improved?
What needs to be done differently next time?

This is where growth begins—not in comfort, but in correction.

A Real-Life Turnaround: Royal Enfield's Revival

One of the most powerful business examples of a turnaround is the story of Royal Enfield.

Today, Royal Enfield is seen as a symbol of style, legacy, and premium biking. But there was a time when the company was struggling to survive.

The Setback Phase

In the late 1990s and early 2000s, Royal Enfield was facing severe challenges:

- Declining sales
- Outdated product designs
- Poor brand perception among younger consumers
- Strong competition from modern, fuel-efficient bikes

- At one point, the company was selling just around 25,000 units a year and was on the verge of shutting down. Many believed the brand had lost its relevance.

The Turning Point

The revival began under the leadership of Siddhartha Lal, who made a bold decision—not to compete with everyone, but to redefine the brand.

Instead of trying to become a mass-market motorcycle company, Royal Enfield chose to focus on a niche: mid-sized premium motorcycles with a strong emotional connect.

The Strategy That Changed Everything

The turnaround was not accidental; it was strategic and well-executed:

Product Reinvention: They improved engine performance, design, and reliability while maintaining the classic look.

Brand Positioning: Royal Enfield was positioned not just as a bike, but as a lifestyle and experience.

Community Building: They created riding communities, events like Himalayan rides, and a strong sense of belonging among customers.

Customer Experience: Focus shifted from just selling bikes to creating memorable journeys.

The Result

The impact was extraordinary:

- Sales grew exponentially over the years
- Royal Enfield became a global brand
- It redefined the premium motorcycle segment in India
- From near shutdown to becoming a market leader, this was a classic example of turning setback into spotlight.

Lessons from the Turnaround

Royal Enfield's journey offers powerful lessons applicable not just in business, but in personal life as well:

1. **Clarity of Identity Matters**

Trying to be everything for everyone often leads to failure. Focus on your strengths and build around them.

2. Adapt, But Stay Authentic

Change is important, but losing your core identity is risky. Royal Enfield evolved without losing its essence.

3. Consistency Beats Speed

Turnarounds take time. Patience and consistent effort are key.

4. Rebuild Confidence Gradually

Small wins lead to bigger successes. Every step forward matters.

Applying This to Your Own Journey

Whether you are a student, an aspiring professional, or someone navigating uncertainty, your setbacks do not define you. Your response does.

If you didn't clear an exam, it's not the end—it's feedback.
If your plan didn't work, it's not failure—it's direction.

Your turnaround story starts the moment you decide:

- To try again
- To improve
- To believe in your journey
- From Struggle to Strength

Every spotlight story begins in the shadows. The struggle builds character, the failures build wisdom, and the persistence builds success.

Remember, no one applauds the effort in the beginning—but that doesn't make it any less important.

One day, the same struggle you are going through will become a story that inspires others.

Conclusion:

- Your Story is Still Being Written
- The journey from setback to spotlight is not easy—but it is always possible.
- Royal Enfield did it. Many individuals have done it. And so, can you.
- The only question is—are you ready to turn your setback into your biggest comeback?

Yash Bhuva
WRO0818160

FINANCIAL CRIME IN THE DIGITAL ECONOMY:

Money Laundering and the Role of the Chartered Accountant

Introduction

India's economy is undergoing a rapid digital transformation. UPI payments, e-commerce, digital wallets, online lending platforms, and cryptocurrency have made financial transactions faster and more convenient than ever before. However, this same speed and convenience have created new avenues for financial crime. Money laundering the process of disguising the origins of illegally obtained funds to make them appear legitimate has evolved from physical cash transactions to digital wallets and lines of code. For Chartered Accountants, who occupy a central position in financial reporting, auditing, and compliance, this evolution presents both a significant responsibility and a valuable opportunity to safeguard the integrity of the financial system.

What is Money Laundering, in Simple Terms

Money laundering refers to the process of concealing the origins of funds obtained through illegal activities such as corruption, tax evasion, drug trafficking, fraud, or cybercrime and making them appear to originate from legitimate sources. This process typically unfolds in three distinct stages:

- **Placement:** The illicitly obtained funds first enter the financial system — for instance, through a bank deposit, a shell company transaction, or a digital wallet top-up.

- **Layering:** The funds are then moved through a series of transactions, accounts, or jurisdictions, often in rapid succession, to obscure their illegal origin and complicate the audit trail.
- **Integration:** Finally, the now "laundered" funds are reintroduced into the legitimate economy commonly through investments, real estate purchases, or business revenue appearing indistinguishable from legally earned income.

In the traditional world, this took time and paperwork. In the digital economy, all three stages can happen in minutes, across borders, using nothing more than a smartphone.

Why the Digital Economy is an Easy Target

Several features of digital transactions, while designed for the convenience of genuine users, are increasingly exploited by financial criminals:

- **Speed and anonymity:** Online transfers, e-wallets, and cryptocurrency enable near-instantaneous movement of value, often with limited or inconsistent identity verification.
- **Cross-border reach:** Funds can cross multiple jurisdictions within seconds, making it difficult for any single regulator or enforcement agency to track the complete trail.
- **Layers of intermediaries:** Payment gateways, aggregators, and fintech applications enhance user convenience but simultaneously introduce additional layers that can be exploited to obscure the flow of funds.
- **Mule accounts:** Criminals route illicit funds through the bank accounts of unsuspecting or complicit individuals, frequently recruited through fraudulent job or investment offers.
- **Shell and dormant companies:** The ease of digital incorporation allows criminals to set up companies rapidly some existing only on paper solely to channel illicit funds.
- **Trade-based laundering:** Over-invoicing or under-invoicing of imports and exports, now facilitated by digital documentation, is used to disguise the true movement of value.
- **Crypto assets:** The decentralized and pseudonymous nature of cryptocurrencies, combined with the use of mixing services, can effectively break the audit trail of funds.

Common Red Flags

Chartered Accountants and finance professionals should remain vigilant for the following warning signs:

- Frequent high-value transactions that are inconsistent with the client's known business activity or declared income profile.
- Round-tripping of funds through related parties or shell entities that demonstrate little to no genuine business activity.
- Sudden, unexplained spikes in turnover, particularly in cash-intensive or recently incorporated entities.
- Complex or opaque ownership structures designed to conceal the identity of the real beneficial owner.
- Frequent use of multiple bank accounts, digital wallets, or cryptocurrency exchanges without a clear or legitimate business rationale.

Legal and Regulatory Framework in India

India has built a fairly strong framework to fight money laundering, and Chartered Accountants often operate within it:

The Prevention of Money Laundering Act, 2002 is India's primary law to fight money laundering. It makes laundering the proceeds of crime a punishable offence, with penalties including imprisonment and heavy fines. The Act empowers agencies like the Enforcement Directorate (ED) to investigate cases, attach and confiscate illegally acquired property, and prosecute offenders. It also requires banks, financial institutions, and certain professionals to maintain proper records, verify client identity (KYC), and report suspicious transactions to the Financial Intelligence Unit (FIU-IND). In recent years, the scope of PMLA has been widened to bring more professionals, including practising Chartered Accountants, under its reporting obligations in specific circumstances.

This means that in specified situations, a CA is not merely an outside advisor but a reporting entity in the eyes of the law, with defined obligations to verify client identity and report suspicious activity.

The Role of the Chartered Accountant

Chartered Accountants are uniquely positioned in the fight against financial crime because they understand both the numbers and the story behind them. Their role can be seen across several fronts:

1. Gatekeeper at the Point of Entry

As auditors, tax advisors and company formation consultants, CAs are often the first professionals to interact with a new client or transaction. Careful client due diligence, verification of beneficial ownership, and honest assessment of the source of funds can stop laundering attempts before they even begin.

2. Auditor and Assurance Provider

During statutory and internal audits, a CA examines books of account, related party transactions, and internal controls. A sharp eye for unusual entries, weak internal controls, or unexplained fund movements often uncovers the first thread that leads to a larger fraud.

3. Forensic Accountant and Investigator

Many CAs now specialise in forensic accounting, helping regulators, banks and companies trace the flow of funds, reconstruct transactions, and quantify the extent of fraud. This work is increasingly digital, involving analysis of bank statements, UPI trails, and even blockchain transactions.

4. Reporting entity under PMLA

In specific circumstances defined under the law such as managing client funds, company formation, or handling certain financial transactions on behalf of clients practising CAs are themselves classified as reporting entities and are required to maintain records and report suspicious activity to the FIU-IND.

5. Whistleblower and reporting conscience

Where a CA identifies clear evidence of laundering that a client refuses to address, professional and legal obligations require them to report the matter to appropriate authorities rather than remain silent — even at the cost of losing the client relationship. This willingness to prioritise integrity over convenience is central to the profession's credibility.

Challenges Faced by Chartered Accountants

Rapid pace of technological change: New payment methods, fintech products, and cryptocurrency innovations often emerge faster than regulations can adapt, creating gaps that can be exploited before adequate safeguards are in place.

Limited visibility across platforms: Digital transactions are frequently spread across multiple platforms, intermediaries, and jurisdictions, making it difficult for a CA to obtain a complete and accurate picture of a client's financial activity.

Balancing client relationships with professional duty: CAs must navigate the delicate balance between maintaining trust-based client relationships and fulfilling their professional obligation to report suspicious activity, even when it may strain or end that relationship.

Need for continuous upskilling: Staying effective in this environment requires ongoing training in data analytics, digital forensics, and emerging technologies such as blockchain and artificial intelligence.

Resource constraints: smaller firms, in particular, often face budgetary and manpower limitations that make it difficult to adopt advanced monitoring tools and technologies used for detecting sophisticated laundering schemes.

Case Study: The Shell Company Trail

A mid-sized textile trading firm named **ABCD and Co.** approached a Chartered Accountant for a statutory audit. During the review, the CA identified a clear three-stage laundering pattern:

Placement: Illicit funds entered the financial system disguised as export proceeds, through invoices priced well above prevailing market rates for similar goods.

Layering: The funds received were routed through multiple intermediary accounts and two "overseas buyer" entities newly incorporated with no verifiable trading history before reaching Firm A, obscuring the original source of the money.

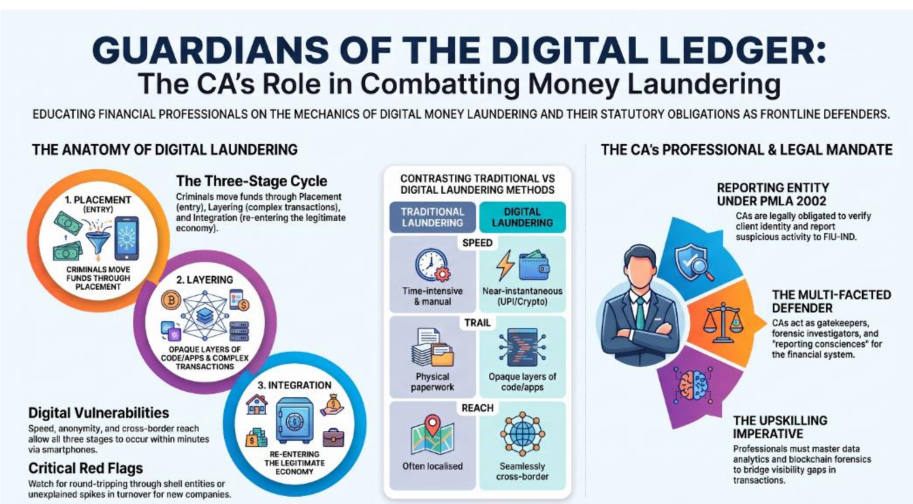
Integration: A large portion of these funds was then transferred to related domestic shell companies and invested in real estate, allowing the money to re-enter the economy looking like legitimate business income.

On seeking clarification from the client, the CA received no satisfactory explanation and filed a Suspicious Transaction Report (STR) with FIU-IND, as required under the PMLA.

Note: This is a fictional, illustrative case study created for educational purposes only.

Conclusion

As India's economy moves rapidly toward digital transactions, financial crime has kept pace, with money laundering now moving through UPI transfers, digital wallets, shell companies, and cryptocurrency instead of cash. In this environment, Chartered Accountants are no longer just certifiers of financial statements they are frontline defenders of the financial system's integrity. By staying alert to red flags, strengthening internal controls, continuously upskilling in digital forensics and emerging technologies, and meeting their reporting obligations under the PMLA without compromise, CAs can play a decisive role in closing the space available for illicit funds to hide.



Ronak Baghadiya

WRO0773797

”The Hidden Power Behind Every CA Student”

Understanding Human Behaviour & the Subconscious Mind

"The biggest competition is not with others; it is with your own mind."

As CA students, we often believe success depends only on intelligence, coaching, and long study hours. But have you ever noticed that two students study the same books for the same number of hours, yet achieve different results?

The reason is not always IQ. Sometimes, **our behaviour and subconscious mind** silently decide our success.

- **What is Human Behaviour?**

Human behaviour is simply **the way we think, feel, and act**.

For example, when the alarm rings at 5:00 AM, one student wakes up while another presses the snooze button. Both know what is right, but their behaviour is different.

Similarly, you open your DT book with full motivation, but after a few minutes, you find yourself scrolling Instagram.

Did you plan to waste time? Probably not.

That's the power of the subconscious mind.

- **The Subconscious Mind**

Think of your subconscious mind as the **autopilot mode** of your brain. It stores your habits, beliefs, emotions, and repeated actions.

It doesn't decide whether a habit is good or bad—it simply repeats what you do regularly.

If you keep revising every day, studying becomes natural.

If you keep procrastinating, delaying work also becomes natural.

💭 Overthinking

Almost every CA student has thought, *"What if I fail?"* or *"What if I forget everything in the exam?"* The problem is that **overthinking doesn't solve problems—it delays action.** The subconscious mind keeps replaying these worries until they feel real. The best solution is simple: stop thinking for a moment and start studying. Even **20 minutes of action is better than two hours of worry.**

Your Thoughts Matter

Many students unknowingly tell themselves:

- "I am weak in DT."
- "Audit is impossible."

When repeated often, the subconscious mind starts believing these statements.

Instead, say:

- "I will improve with practice."
- "Every revision makes me stronger."

Your words become your beliefs, and your beliefs shape your behavior.

Final Summary.

We spend years learning Accounting, Audit, Tax, and Law, but rarely learn how our own mind works.Remember:

1. Knowledge helps you pass exams.
2. Habits shape your subconscious mind.
3. A disciplined mind creates a successful future.

Train your mind with positive thoughts, good habits, and consistent action—because every big achievement begins with small daily decisions.

Miral S. Polara

WRO0858052

Beyond the Grid: Why Your Social Feed is Lying to You

You wake up. Grab your phone. Scroll through a flawless timeline of aesthetic morning routines, perfectly curated outfits, and people living their absolute best lives. By 8:00 AM, before you even get out of bed, you feel like you are already falling behind.

It is exhausting.

We are the most connected generation in history, yet we are also the loneliest. We built a digital world meant to bring us together, but instead, it turned life into a high-stakes competition where everyone is performing. The reality? Nobody actually lives like their grid suggests.

The Architecture of Anxious Scrolling

Social media runs on algorithms specifically engineered to exploit our insecurities. It rewards the performative and buries the messy, authentic parts of being human. We are constantly bombarded with the highlights of everyone else's lives while living through our own messy, unfiltered reality. This creates a massive psychological gap:

- The Comparison Trap: Measuring your internal chaos against someone else's curated external edit.
- The Validation Loop: Letting an arbitrary number of notifications dictate your self-worth for the day.
- The Always-On Burnout: The unspoken pressure to constantly document, aestheticize, and broadcast your existence.

Real Life Isn't Aesthetic.

Let's be honest. Real growth is uncomfortable, awkward, and usually looks terrible on camera. It is sitting in a room trying to figure out your next move, failing a test, or having a completely unphotogenic breakdown. When we scrub all the rough edges out of our digital identities, we end up missing the actual point of living.

The pressure to look perfect online makes us mask our genuine struggles offline. We traded real, vulnerable human connection for polished, superficial interactions.

Reclaiming Your Real Estate

You do not have to throw your phone into the ocean to fix this. It is about taking back control of your headspace.

Try curating your feed to reflect reality, not perfection. Unfollow the accounts that make you feel like you are not doing enough. Stop treating your notes app like a secret vault—allow yourself to create things just for you, without the need for an audience or a like button.

The next time you scroll past a perfect life, remember: it is just a piece of fiction. Your real life, with all its chaotic and raw moments, is worth infinitely more than a flawless feed.

Richa Patel

WRO0905849

The Daughter and the Expectations

Before I learned my own name,

I learned expectations.

Be good.

Be polite.

Be responsible.

Make everyone proud.

And so I grew up

collecting expectations

like books on a shelf.

One from society.

One from relatives.

One from teachers.

One from myself.

Especially from myself.

Because sometimes,

the heaviest expectations

are not the ones others place upon us.

They are the ones we place upon our own hearts.

I wanted good marks.

I wanted success.

I wanted a future that justified every sacrifice

made for me.

And slowly,

without realizing it,

I stopped asking myself a simple question:

"What do I want?"

Not what others wanted.

Not what the world expected.

Not what would impress people.

Just...

what I wanted.

Somewhere between report cards,

results,

and responsibilities,

the little girl who once dreamed freely

became afraid of disappointing everyone.

Afraid of failing.

Afraid of not being enough.

Afraid of becoming a story that ended too soon.

Then one day,

I understood something.

A daughter is not born

to spend her entire life proving her worth.

She is not a report card.

Not a rank.

Not a result.

Not a collection of achievements.

She is a person.

A dreamer.

A voice.

A heart.

And hearts were never meant to live inside

cages built from expectations.

So I made a promise to myself.

I will work hard.

I will dream big.

I will honor the sacrifices made for me.

But I will not lose myself while doing it.

Because success means very little

if, in the process of achieving it,

I forget what I am.

Today,

I still carry expectations.

Some from the world.

Some from my family.

Many from myself.

But they no longer control my every step.

Because I have learned something greater.

I have learned to choose myself.

Not instead of my dreams.

Not instead of my responsibilities.

But alongside them.

And perhaps that is what growing up truly

means.

Not becoming the person everyone imagined.

But becoming the person you were meant to be.

A daughter.

A dreamer.

A believer.

And finally,

Herself.

Rakshit Sakhiya

WRO0876316

કર્મનો મંત્ર

જે ક્ષણે તેં શ્વાસ લીધો, એ ક્ષણથી તારો કર્મનો લેખ છે,
તું જે કરે છે, એ જ તો તારા જીવનનો એકમાત્ર વેદ છે.

ફળની આશામાં ગૂંચવાઈને કેમ તું સમય વેડફી રહ્યો?
કર્મ તો તારો અધિકાર છે, એ કેમ તું ભૂલી રહ્યો?

પરિણામ તો પાંદડું છે જે સમયના પવનમાં ખરશે,
કર્મ તો એ મૂળ છે, જે તારા વ્યક્તિત્વને ઘડશે.

દુનિયા તો તારા હોવા કે ન હોવા પર કશું કહેશે નહીં,
પણ તારા કર્મોની સુગંધ, આખી દુનિયામાં પ્રસરી જશે.

ઘડો ભલે ગમે તેવો હોય, પણ માટીના સંસ્કાર બોલે છે,
માણસ ભલે ગમે તેવો હોય, પણ એના કર્મો જ એનો પક્ષ ખોલે છે.

કૃષ્ણ કહે છે, "તું બસ નિમિત્ત બનીને કાર્ય કરતો જા,"
સ્વયંના અસ્તિત્વને ઈશ્વરના ચરણોમાં અર્પિત કરતો જા.

નસીબ કદાચ લખાણ હશે, પણ લેખક તારો હાથ છે,
જેવું તું વાવીશ કર્મનું બીજ, એવું જ તારું આવતીકાલનું પ્રભાત છે

ARTS AND EXPRESSIONS

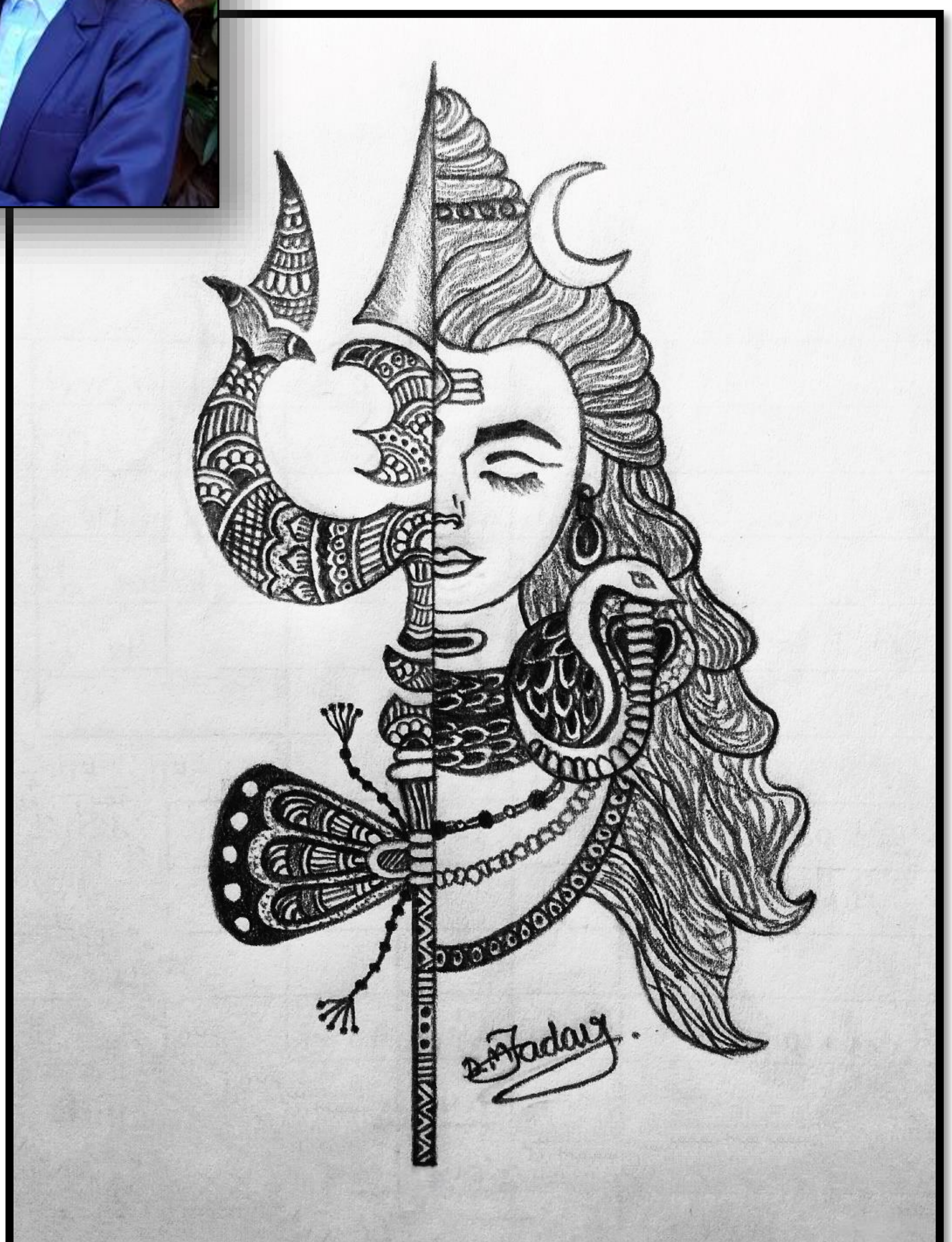
Vrunda Dobariya

WRO0836493

Instagram - artful_.escape

Disha Jadav

WRO0751561



Ankita Mohit Kava

WRO0465790

anki_s_art

"A mother's embrace: where resilience is born and dreams take flight"✨🙌

Drashti Gangajaliya

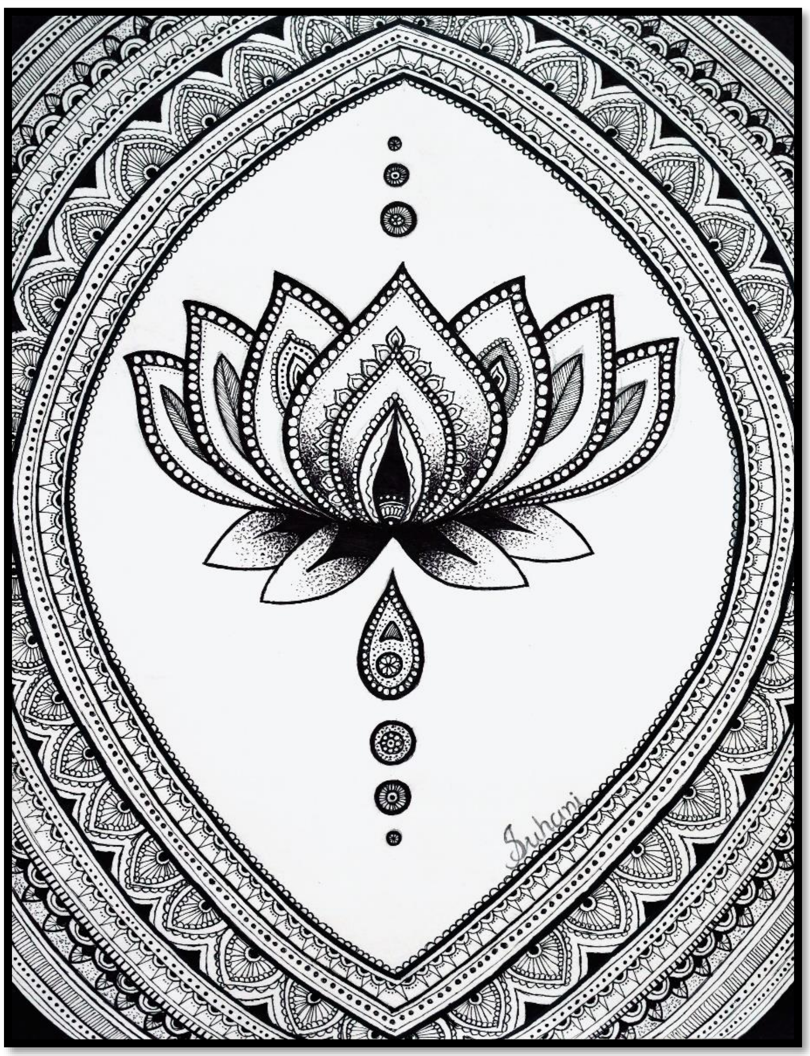
WRO0674067

Insta id: drashti_2901_

Dream big. Stay humble. Work hard.

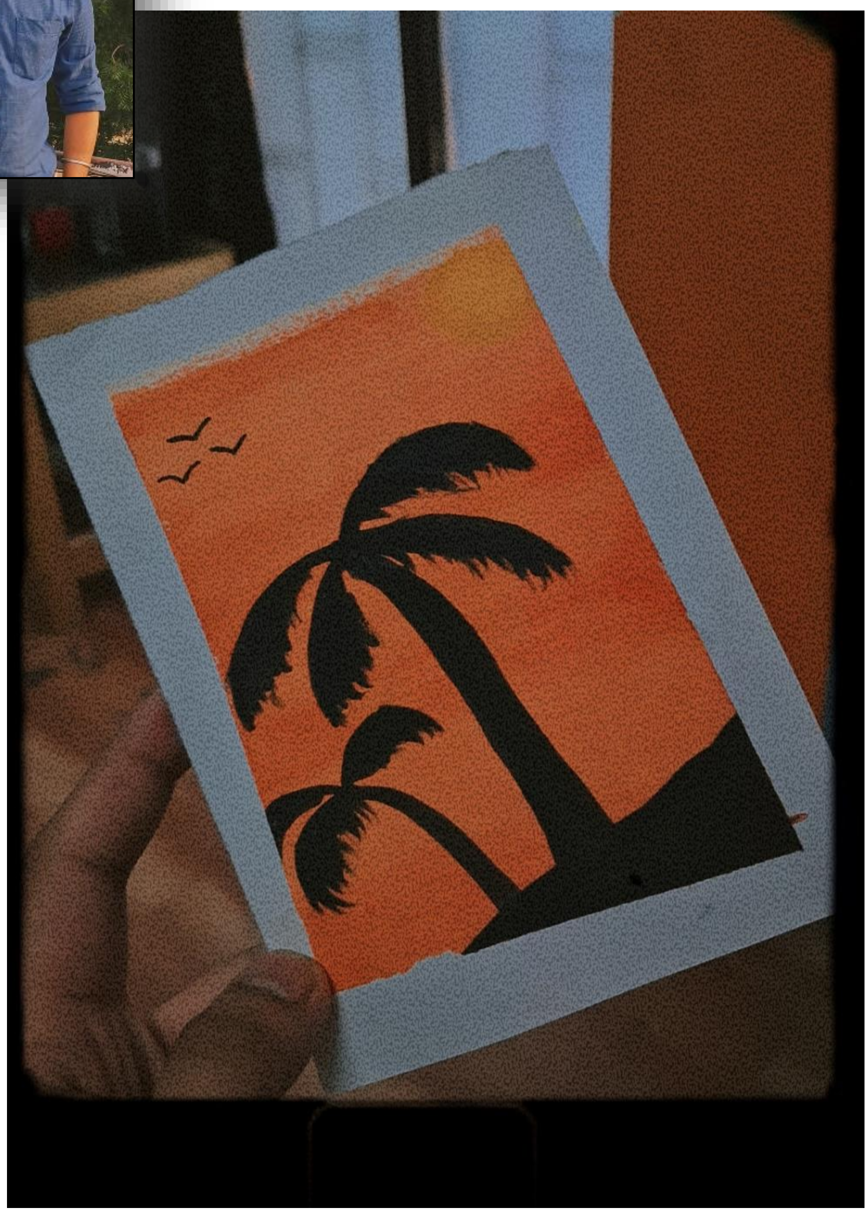
Suhani Pithva

WRO0924145



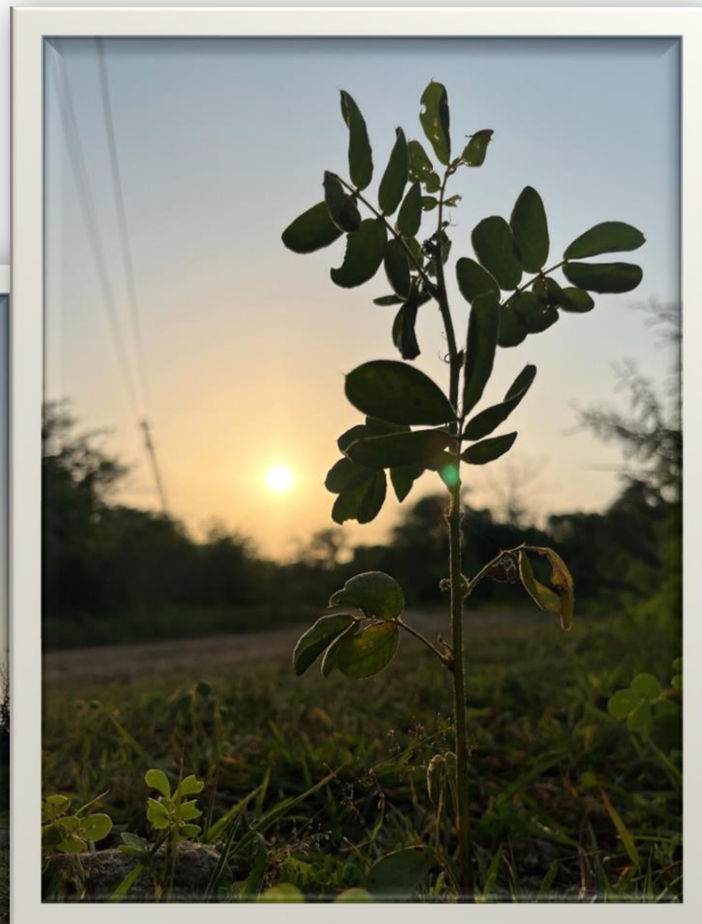
Vaibhav Chaurasia

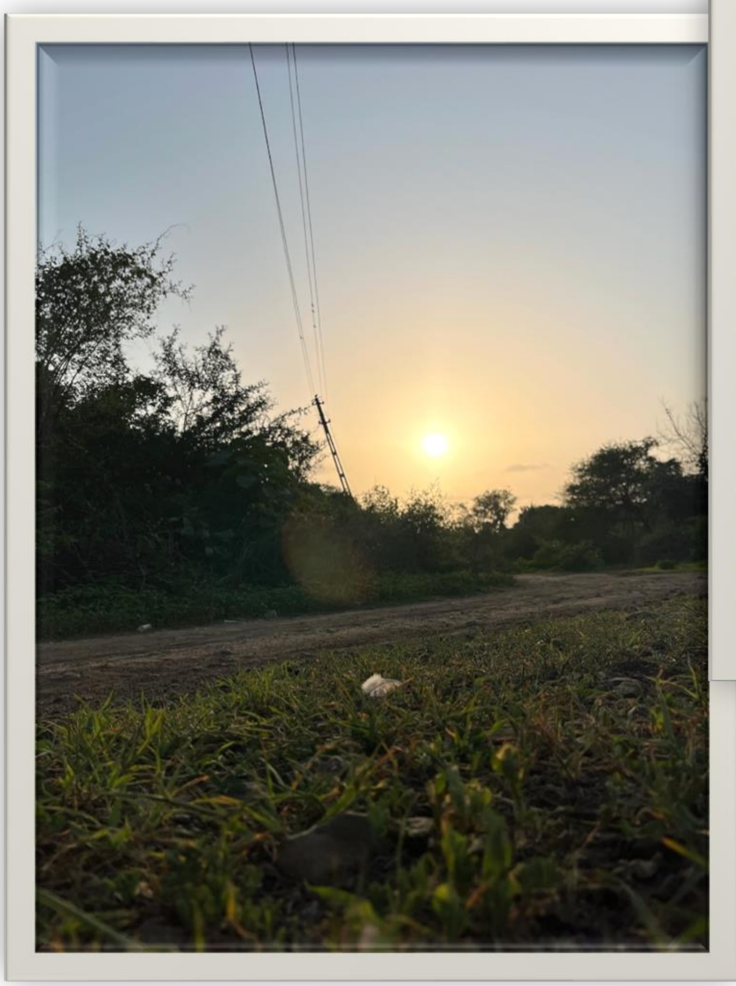
CRO0763948



Krishna Boricha

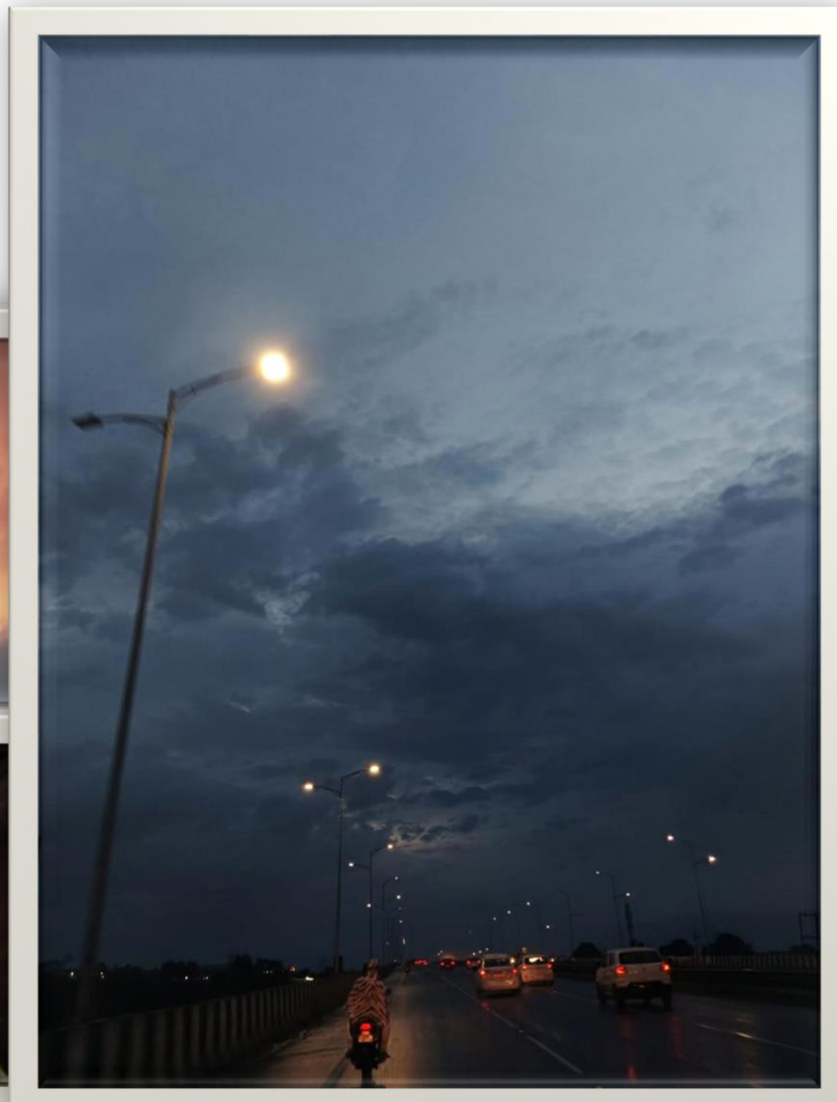
WRO0735041





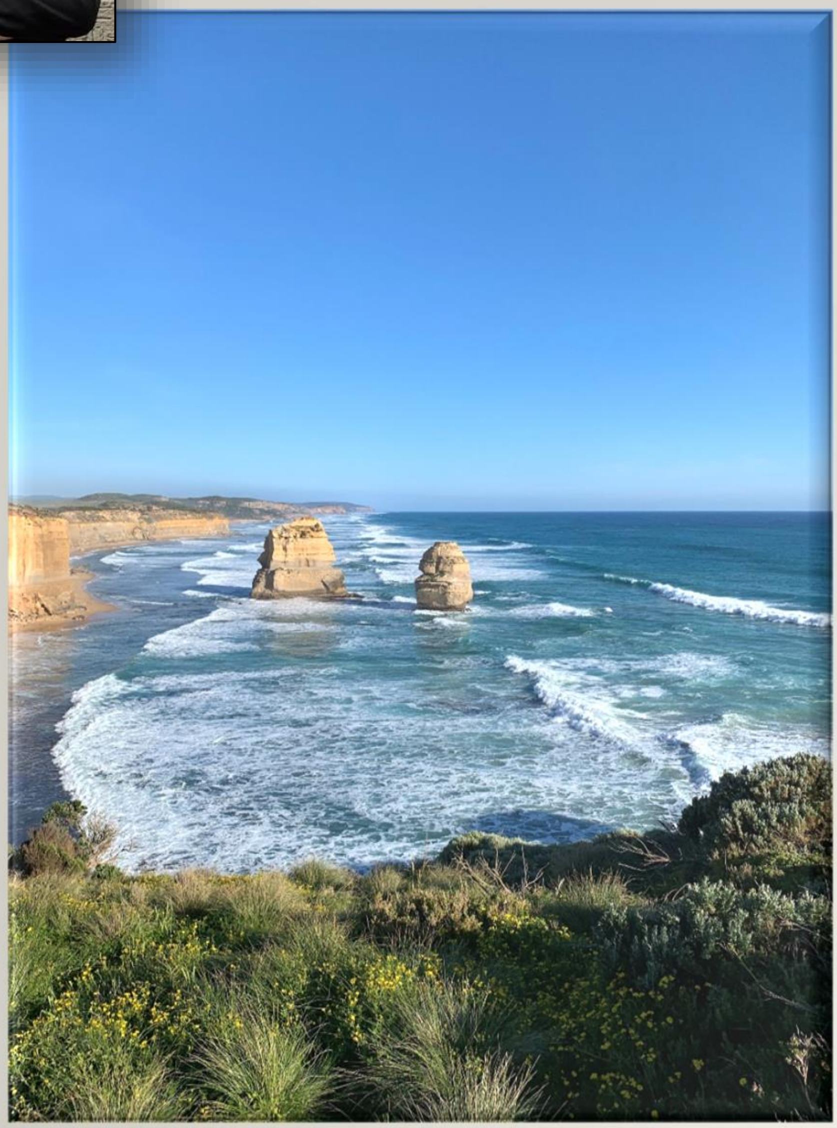
Cholera Drishti

WRO0753604



Upanshi Khant

WRO0863287



Glimpses of Events in July 2026

Celebration of CA Day

-Saraswati Pooja, Flag Hoisting, Meet and Greet newly qualified CA and Blood Donation Camp

Cultural Evening SILVERENZA – 4th July

INDOOR GAMES- 5TH JULY

Upcoming Events

- CA Student Connect – 8th August, 2026

  Session speaker

  1. **Dr. Raghuvirsinh Jadeja – Winning Attitude**
  2. **Krisha Popat – Risk Management**

- Mock Test Series-II (CA Intermediate)

- Mock Test Series-I and II (CA Foundation)

- Independence Day – 15th August, 2026

CHAPTER 5: KARMA SANNYASA YOGA
(THE YOGA OF RENUNCIATION OF ACTION)

FROM KURUKSHETRA TO DAILY LIFE

We often believe that peace comes from avoiding action or escaping responsibilities. At times, it feels easier to step away than to engage. But true peace does not come from running away—it comes from how we approach our actions. If Chapter 4 teaches us how to act with understanding, Chapter 5 shows us how to act with peace.

In this chapter, the Bhagavad Gita clarifies an important confusion—whether it is better to renounce action or to continue acting with the right mindset.

On the battlefield of Kurukshetra, Arjuna asks Krishna whether giving up action (*Sannyasa*) is better than performing action (Karma Yoga). Krishna's answer is clear—both can lead to growth, but Karma Yoga is easier and more practical for most people.

SHLOKA 5.2

"सं यासः कर्मयग्योगश निःश्रेयसकरावाभुतै.।
तयोस्तुकर्मसन्नर्मनं यासात्कर्मयन्मोगे विशिष्यत।वे।"

MEANING:

Both renunciation of action and performing action lead to liberation, but Karma Yoga is superior because it is more practical.

This resolves a major misunderstanding. Renunciation does not mean giving up work—it means giving up attachment. We don't need to leave our responsibilities to find peace; we need to change our mindset while performing them.

Krishna explains that a person who performs actions without attachment, ego, or expectation remains unaffected by results. Such a person works, but is not burdened by work.

SHLOKA 5.10

"ब्रह्मण्याधाय कर्म णि सङ्गं त्यक्त्वा करोति यः।
लिप्यतेन स पापेन पद्मपत्रमि वाम्भसा।।"

MEANING:

One who performs actions without attachment, dedicating them to a higher purpose, remains untouched by their effects—just like a lotus leaf remains untouched by water.

This is a powerful image. Just as water does not stick to a lotus leaf, actions do not bind a person who is detached. In daily life, this means we can be fully involved in our work, yet remain mentally free from stress and anxiety.

Krishna then describes the state of a person who has achieved this balance—a person who finds peace within, rather than depending on external situations.

SHLOKA 5.18

"वि दावि नयसम्पन्नेब्राह्मणेगवि हस्ति नि।,
शन्मिुनि चवै श्वपाके च पण्डि ताः समदर्शि नशिः।।"

MEANING:

A wise person sees all beings with equal vision—whether it is a learned person, a cow, an elephant, or even a dog.

This reflects a deeper transformation. When we move beyond ego and attachment, we begin to see life with clarity and equality, rather than judgment and bias. Our actions become more balanced, and our mind becomes more peaceful.

Chapter 5 teaches us that peace is not found by avoiding life, but by engaging in it with the right mindset. When we let go of attachment to results, ego, and unnecessary expectations, our actions become lighter, and our mind becomes calmer.

IN OUR DAILY LIVES, THIS MEANS:

- doing our responsibilities without constant stress
- not letting success or failure define our state of mind
- staying balanced while being fully involved in life

True renunciation is not about leaving action—it is about removing the inner burden associated with action.

PEACE IS NOT FOUND BY ESCAPING ACTION, BUT BY CHANGING HOW WE ACT.

Your Work Our Platform

@WICASA_RAJKOT