

# IT MATTERS

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Ram Krishna Hari



*Thank you!*

You Wrote it

# 1. Editorial

## Shadow Economies —

**The** global economic outlook for 2025 and 2026 is characterized by moderate growth, due to a lot of policy shifts and uncertainties. Disinflationary phenomenon is likely to work for some time. The International Monetary Fund (IMF), on the basis of the current data trends, is hopeful of a global growth prospect of around 3.0%, but trends may waver.

Trump- directed trade tensions are going to be significant risk to the global economy. Climate change is already disrupting the productive process across the globe. Arrival of monsoon in India a fortnight in advance with record breaking pre-monsoon downpour has already created a significant challenge to crop planning. Its economic consequences are going to be massive. While growth process will not halt, its pace will substantially slow down.



Geopolitical tensions and trade policy uncertainty have created a highly unpredictable business environment. Under such volatile circumstances, political and business leaders will have to carefully manage the trade-offs between inflation and real activity, and aim at fostering international cooperation to mitigate the wider risks to the global economy. The real activity hinges around the credit management process as is done under the O2C paradigm. In the Order-to-Cash (O2C) process, credit management involves overseeing and managing the financial risk associated with credit purvey. It involves assessment of customer's creditworthiness, setting appropriate credit limits, monitoring payment trends, and implementing strategies to mitigate the risk of payment defaults. It's like the banking approach of safety. The same needs to be followed in the given complexity and fluidity of the current moment. It is a preparatory step towards warding off a possible financial chaos. It is sad that Trumpolene is pushing America towards another 2006-like sub-prime crisis; thereby shadowing the world economy under a deep recessionary cloud. The Frankenstein of private financing is rising fast which is a shadow of crypto- culture vigorously promoted by Trump's business interests. Private financing culture started shaping in US and has caught up with all the growing economies. It is part of a new financial culture. It intensifies downside risks to dominate the financial eco- system, but stays out of the discipline of banking ethics like the crypto-currency. There are fears that the crisis created by this would be more far reaching than the sub-prime event. It might plunge US in a situation like the Great Depression of 1929 which lasted for a full decade.



Banking and non-banking financial intermediaries, like investment funds or insurance companies, generally aim at compounding and protecting the client interests, but the new phenomenon of private lending industry is likely to destroy the underlying mutuality of diligence and trust between the public and financial agencies. US Federal Bank has already issued a caution against such eventuality. Trump's policies have ratcheted up a trade war that has heightened trade policy uncertainty. Now the US spend-thrifty borrowers are trying to circumvent the credit worthiness scrutiny of financial agencies. That makes them approach the private financiers who ignore the scrutiny norms of security. They operate in a cartel that influences the bank managements to get finances under a collective collateral security.

Members of these cartels then use these funds for re-financing to the demanding borrowers often without security. That is done in Indian credit market also. The bad debts mount up and first assets acquired are reevaluated and then written off by the banking intermediaries. That is the risk point for short-term and long-term growth prospects and an obstacle in scaling back international cooperation. It's a hurdle on path to a more resilient global economy. If intense downside risks continue to dominate the outlook, amid escalating trade tensions; the financial market adjustments would become hard to negotiate. Divergent and swiftly changing policy positions or deteriorating sentiment could lead to even tighter global financial conditions.



This is happening at a time when the global economy had appeared to be stabilizing, though with underwhelming growth rates. India seemed sufficiently insulated partly due to shadow-economic policies. Certain things remain unexplained in Indian economic structure; how an Anil Ambani gets mediating role in an arms deal and how suddenly he goes in oblivion with a possibility of bankruptcy and suddenly springs up to show a few thousand Cr profit on his business balance sheet! An enigma!! It may be said he has shown resilience, enduring a prolonged and unprecedented series of shocks

Global landscape has changed radically as governments around the world reorder policy priorities, in the light of the light of the Trump idiosyncrasies. India is addressing its policy gaps and structural imbalances at home as an urgent issue. This will help secure both internal and external economic stability. Tidying up the fiscal space and putting public debt on a sustainable path are key priorities of the Government. Job market is being engineered to fill with bridge-skill talents to remove the market mismatches. Invigorating the defence and space industry aims at mitigating some of the negative shocks to growth. Macro-prudential tools are activated and micro-management policies are worked out to distance the system from brutal shocks. This is the policy strength of Indian governance. Post-Pahalgam, world powers wished India to get hyper-aggressive to declare a war, but it was very cleverly avoided. That's the quality of policy focus in India's governance system. Therefore, restoring fiscal space and putting public debt on a sustainable path, shall be the important priority in Indian decision model.

Every country is keen on minimizing the economic dependency on US market. Trump is already hastening up. Dollar is already 8.5% down. If China shows some accommodation to the rest of world, \$ supremacy could be dismantled any time.

Dr. Shivshankar Mishra,  
Professor Emeritus

## 2. Law update

### File smart: choose the right ITR form for AY26

With new rules kicking in this year, picking the right income tax return (ITR) form is more important than ever—here's a simple guide.

#### Which ITR form is for you?

HUFs aren't eligible for ITR-1 and must choose ITR-2, 3, or 4, as applicable.

#### ITR 1

Income of less than ₹50 lakh:

- ▶ Salary
- ▶ Pension
- ▶ One house property
- ▶ Other sources
- ▶ LTCG under ₹1.25 lakh from listed stocks or equity funds (Section 112A)

#### ITR 2

Income from:

- ▶ Any source under ITR-1 exceeding ₹50 lakh
- ▶ LTCG over ₹1.25 lakh (Section 112A)
- ▶ Long- and short-term capital gains/losses from other assets
- ▶ Brought forward or carried forward losses
- ▶ More than one house property
- ▶ Foreign income
- ▶ Crypto income
- ▶ Holding foreign assets, unlisted shares, or directorship in a company



#### ITR 3

Income from

- ▶ Any source under ITR-2
- ▶ Business/profession
- ▶ As a partner in a firm

#### ITR 4

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- ▶ Presumptive income
- ▶ Income of less than ₹50 lakh from any source under ITR-1



#### Key changes

##### More disclosures

- ▶ **Deductions and exemptions:** You must now disclose details of all claims under 80C, HRA, loans, donations, etc.
- ▶ **TDS on other incomes:** TDS on dividends, interest and similar income will be captured—expected to be pre-filled. Reconcile with Form 26AS and AIS.
- ▶ **Capital gains disclosure:** Gains made before and after 23 July 2024 must be reported separately

**HUF:** Hindu undivided family

##### Simplified rules

- ▶ **ITR-1 allowed for capital gains:** Taxpayers with up to ₹1.25 lakh in capital gains from listed equity can now use the simpler ITR-1 or ITR-4.
- ▶ **Schedule AL threshold raised:** The income limit for mandatory asset and liability disclosures under Schedule AL has increased from ₹50 lakh to ₹1 crore.
- ▶ **Share buyback reporting updated:** Income from share buybacks is now shown as dividend under "other sources." Capital losses from buybacks on or after 1 Oct 2024 can be adjusted.

### 3. REMUNERATION AND PROFIT SHARING CLAUSE

#### A. Remuneration to Partners

##### 1. Working Partners

All four partners shall be working partners as defined under Section 40(b) Explanation 4 of the Income-tax Act, 1961.

Each partner shall be responsible for teaching specific subject(s) in the coaching classes.



##### 2. Computation of Book Profits

“Book Profits” shall mean the net profit as per the Profit and Loss Account computed in accordance with the provisions of the Income-tax Act, 1961, **before deduction of remuneration payable to working partners.**

##### 3. Formula for Total Partner Emoluments (TPE)

The Total Partner Emoluments (TPE) shall be defined as the aggregate of the Individual Partner’s Net Receipts for the accounting year, calculated as:

**TPE = Gross Fees from subjects taught – Direct Expenses relating to subjects taught – Share of Common Expenses (apportioned in ratio of gross fees collected).**

##### 4. Aggregate Remuneration Payable under Section 40(b)

The aggregate remuneration payable to all working partners shall be computed at the end of each accounting year as per Section 40(b)(v) of the Income-tax Act, 1961 (as amended from time to time), as under:

Book Profits	Aggregate Remuneration Payable
On the first Rs.6,00,000 of Book Profits or Loss	Rs.3,00,000 or 90% of Book Profits, whichever is higher
On the balance of Book Profits	60% of the balance Book Profits

**Note:** The above limits shall automatically stand updated as per any future amendments to Section 40(b) without requiring execution of a supplementary deed.

##### 5. Net Profits after Remuneration

After deducting the aggregate remuneration as per Clause A(4) from Book Profits, the balance net profits (if any) shall be distributed equally among all partners.

##### 6. Remuneration Payable to Individual Partner

The remuneration payable to each partner shall be calculated as:

**Individual Partner’s Remuneration = Individual Partner’s Net Receipts – Partner’s Share in Net Profits (as computed in Clause A(5))**

## Provided that:

- The total remuneration payable to all partners **shall not exceed the lower of:**
  - Aggregate Remuneration computed under Clause A(4); and
  - Total Partner Emoluments (TPE) computed under Clause A(3).
- If the total of Individual Partner's Remuneration exceeds the maximum deductible limit under Section 40(b), the remuneration payable to each partner shall be **proportionately reduced so that the aggregate remuneration does not exceed the permissible limit.**
- The remuneration so computed shall be credited to the respective partner's current account at the end of the accounting year.

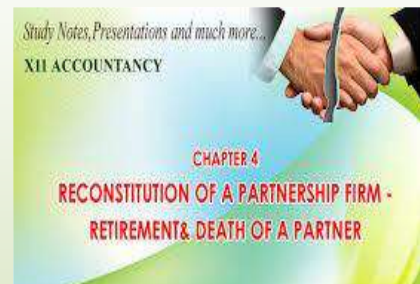
## B. Flexibility and Mutual Adjustment

### 1. Waiver or Reduction of Remuneration

The partners may mutually agree to draw lesser remuneration or forgo remuneration in whole or part for any accounting year. No supplementary deed shall be required to give effect to such mutual decision.

### 2. Pro-rata Computation on Retirement or Death

In case of retirement or death of any partner during an accounting year, remuneration payable to such partner shall be computed on a **pro-rata basis** up to the date of retirement or death and credited/paid to the partner or their legal heirs, as applicable.



### 3. Automatic Incorporation of Legal Amendments

Any amendment to Section 40(b) or any other applicable provision of the Income-tax Act, 1961, affecting the computation or deductibility of remuneration shall automatically apply to this deed from the date of such amendment unless otherwise mutually agreed by the partners without the partners requiring to execute a supplementary partnership agreement.

## C. Profit and Loss Sharing

The profits or losses of the partnership firm, after charging all expenses, remuneration to partners, interest, and necessary reserves, shall be shared equally among all four partners.



## 4. THE ECOSYSTEM OF NPOs IN INDIA AND WORLDWIDE

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### 2.2 Availability of Information with State Governments/Charity Commissioners

There is a great deal of divergence in the procedure as well as information requirement between various state governments. Predominantly the data available with the state governments is in the manual mode and offline.

### 2.3 Availability of Information with FCRA, MHA

(i) The annual return form under FCRA, Form FC-4 contains data :  
NPOs. The details captured under Form FC-4 are as under:

1. (a) Name and address of person/association  
(b) FCRA registration/ prior permission number and date
2. Details of receipt of foreign contribution:
  - (a) Foreign Contribution received in cash/ kind (value)
  - (b) Brought forward foreign contribution at the beginning of the year
  - (c) Income during the year:
    - (i) Interest
    - (ii) Other receipts from projects/activities
3. Donor wise details of foreign contributions received
4. Cumulative purpose-wise (social, cultural, educational, economic, religious, amount of all foreign contribution received)
5. Details of the utilization of foreign contribution
6. Administrative expenses as provided in Rule 5 of the Foreign Contribution (Regulation) Rules, 2011
7. Details of purchase of fresh assets
8. Details of unutilized foreign contribution



(ii) The other information of relevance within the domain of FCRA authorities are as under:

1. FCRA Registration Forms containing basic details
2. Darpan ID
3. Data about cancellation/any other punitive action on the NPO pertaining to FCRA
4. Designated FCRA bank accounts

### 2.4 Availability of Information with the DARPAN portal

- a) NPOs enrolled with Unique Darpan IDs & their basic registration details
- b) NPO contact person mobile, e-mail & PAN of NPO, FCRA registration of NPO, if available
- c) Aadhar details of the key Member (President/ & Gen Secretary) of the NPO
- d) Details of government grants received by participating NPOs
- e) Utilization & monitoring of grants spent (work in progress)
- f) Details of NPOs blacklisted by DARPAN

## 2.5 Availability of Information with Banks

- a) Data on Financial transactions, credit & debits, cash deposits, etc
- b) KYC of key functionaries & their mobile numbers
- c) Outward foreign remittances
- d) Receipts in foreign currency



## 2.6 Availability of Information with the Income Tax Department

ITD has the most comprehensive database on the NPOs. The details are briefly mentioned as under:

- a) PAN database, capturing basic details of the NPO
- b) Application for Registration in Form 10A/Form 10AB, as the case may be
- c) URN (Unique Registration Number) of the NPOs approved/registered under section 10(23C)/12AB, and the order of PCIT/CIT in Form 10AC/10AD registering the NPO
- d) Database of applications rejected by PCIT/CIT in Form 10AC/10AD
- e) Mandatory Annual Audit Report filed by the NPO in Form 10B/10BB
- f) Annual Accumulation Report filed by the NPO in Form 9A/Form 10
- g) Annual Statement of Donation in Form 10BD filed by donee NPO approved under Section 80G
- h) Annual Income Tax Return in ITR 7
- i) Quarterly TDS Statements filed by the NPOs
- j) Form 15CA/15CB filed by the NPOs for outward foreign remittance
- k) Form 15CC received from banks & other authorized institutions for outward foreign remittances
- l) Suspicious Transactions Reports (STRs) received from the Financial Intelligence Unit (FIU)
- m) Information shared by other Law Enforcement Agencies (LEAs)

## 3. PREVENTION OF MONEY-LAUNDERING (MAINTENANCE OF RECORDS) AMENDMENT RULES, 2023 NOTIFICATION DATED 7th MARCH 2023

### 3.1. Recently, Prevention of Money-laundering (Maintenance of Records) Amendment Rules have been amended to provide the following:-

*“(9A) Every Banking Company or Financial Institution or intermediary, as the case may be, shall register the details of a client, in case of the client being a non-profit organization, on the DARPAN Portal of NITI Aayog, if not already registered, and maintain such registration records for a period of five years after the business relationship between a client and a reporting entity has ended or the account has been closed, whichever is later”.*

### 3.2. The definition of a Non-Profit organization has also been aligned with the definition under the Act

*“(cf) “Non-profit organization” means any entity or organization, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013);”*


## Verification from Darpan Portal

The amendment has a huge impact as now the information related to all the bank accounts of the NPOs shall be available on the DARPAN portal and such information is freely accessible. Therefore, the Assessing Officers may verify whether the NPO being assessed by them has any bank account that is not disclosed in the ITR or receipts whereof have not been accounted for in the books of account.

**-To be continue next month**

## 5. टि.डी.एस. बदल महत्वाच्या सूचना

- खालील पेमेंट ला **HIGHER RATE** चे कलम 206 AB लागत नाही (**NOT APPLICABLE**):-

कलम	तपशील	टीडीएस दर
192	पगार	आयकर दरा प्रमाणे,
194IA	स्थावर मालमत्ता खरेदी (शेतजमीन वगळून ) Rs 50 LACS किंवा त्यापेक्षा जास्त ) मोबदला किंवा सरकारी किंमत जी जास्त असेल ते (सर्वांना लागू )	1% 
194Ib	( भाडे देणारा ) टीडीएस DEDUCTOR करणारे व्यक्ती ही वैयक्तिक किंवा HUF असेल तर दरमहा Rs 50000/- पेक्षा जास्त भाडे असेल तर.	2%
194N	बँकेसाठी -फक्त (CASH WITHDRAWL ) (स्वतंत्र्य दिले आहे ).	2% ते 5%
194M	CONTRACT/COMISSION/PROFESSIONAL FEE फक्त वैयक्तिक व HUF DEDUCTOR असणारे (194 IB )	5% FROM 01/10/2024 2% एका आर्थिक वर्षात Rs50 LAKH पेक्षा जास्त रकम एका व्यक्तीस दिल्यास.

### रिमार्क :-

- 1) वरील टीडीएस चे REGULAR RATE हे \*सर्व व्यक्तीला लागू (वैयक्तिक /HUF सोडून ) फर्म /कंपनी इतर /सहकारी संस्था /जिल्हा परिषद /पंचायत समिती /नगर परिषद व सर्व सरकारी कार्यालय
- 2) वैयक्तिक व HUF ज्याचा धंदाअसेल ( BUSINESS ) = TURNOVER रु 1 CR पेक्षा जास्त मागील वर्षात असेल व PROFESSION असेल GROSS RECEIPT Rs 50 LACS पेक्षा जास्त (मागील वर्षात असेल तर ) यांना पण कलम लागू.
- 3) PAN कार्ड नाही किंवा हे आधार कार्डला LINK असणे सक्तीचे जर लिंक नसेल तर REGULAR RATE or 20% जे जास्त असेल ते (सर्वांना लागू) (कलम 206AA) (फक्त 194Q ला 5% )
- 4) PAN कार्ड व आधार कार्ड दोन्ही बरोबर आहेत का ते पण चेक करणे .
- 5) बँकेतील सर्व A /C ला MOBILE नंबर घेणे व आधारकार्डवरील नंबर तपासणे दोन्ही ठिकाणी एकच नंबर असावा. म्हणजे OTP जाऊ शकतो.

## 6. Health Tips

### उसाचा रस

कोणतेही ड्रिंक पेक्षा उन्हाळ्यात उसाचा रस प्या आणि हे फायदे मिळवा..!!

- ✓ युरिन साफ करतो.
- ✓ लोह, पोटॅशियम, फॉस्फरस असते.
- ✓ चाऊन खा, दात स्वच्छ व मजबूत होतात.
- ✓ पचन व्यवस्थित होते.
- ✓ शक्यतो चाऊन खा, ताजा रस प्या.
- ✓ कफ त्रास होतो त्यांनी खाऊ नये.



- ✓ नैसर्गिक ऊर्जेचा स्रोत आहे.
- ✓ मधुर, गुरु आणि थंड असतो.
- ✓ वात पित्त कमी करतो.
- ✓ तहान शमवण्यासाठी उत्तम.
- ✓ थकवा लगेच कमी होतो.



5 अंजीर पाण्यात टाकून उकळा. आणि हे पाणी सकाळी-संध्याकाळ गरम करून पिल्याने सर्दी खोकल्यापासून आराम मिळतो



सर्दी आणि खोकल्यापासून त्वरित आराम मिळवण्यासाठी काही मनुके मधात मिसळा आणि नंतर त्याचे सेवन करा. यामुळे सर्दी, खोकला पूर्णपणे नाहीसा होतो.

### पित्तावर घरगुती उपाय

- 1) पित्त झाले असेल तर काहीही खाल्यानंतर थोडासा गूळ खा.
- 2) सकाळी दोन ग्लास कौमट पाणी पिल्याने पित्त कमी होते.
- 3) खाल्यानंतर लवंग चघळण्यानेही पित्तापासून आराम मिळतो.
- 4) नेहमी पित्ताचा त्रास होण्याच्या लोकांनी सकाळी उपाशी पोटी साळीच्या लाह्या म्हणजे भाताच्या लाह्या खा आणि त्यावर थोडे पाणी प्या.

### पावसाळ्यात हे करा

हलका पण पौष्टिक आहार घ्या

बेसन लाडू, टोमॅटो, वांगी, कैरी वापरा

लिंबू, चिंच, सुखे खोबरे वापरा

जेवणात फळे, सलाड व ज्यूसचा वापर करा

चहात अद्रकाचा वापर करा

## 7. Clubbing of Income

### Q. What is meaning of influence if spouse is having proprietary firm and not Company?

A. You're asking a very good question that gets to the heart of how these rules apply in different business structures. When a spouse has a *proprietary* firm (meaning they are the sole owner), the concept of "influence" is a little different than with a company. It's less about shares and board positions, and more about the *practical reality* of who is calling the shots.

Here's how "influence" might be considered in the context of a spouse's

#### Proprietary firm:

- **Control over Finances:** Does the other spouse (the one we're considering for income inclusion) have significant control over the firm's finances? Do they manage the bank accounts, make major purchasing decisions, or effectively control how the money is spent?
- **Operational Control:** Even if the proprietary firm is nominally in the spouse's name, does the other spouse actually run the day-to-day operations? Do they make key business decisions, manage staff, or direct the overall strategy?
- **Dependence on the other spouse:** Is the proprietary firm heavily reliant on the other spouse's resources, connections, or expertise? Did the other spouse provide the initial capital, crucial business contacts, or specialized knowledge that's essential to the firm's success?
- **Nature of the Business:** Is the nature of the business such that it's difficult to separate the spouse's work from the other spouse's potential influence? For example, if the business involves the other spouse's area of expertise, it might be harder to argue that the spouse's income is *solely* attributable to their own efforts.

#### Proprietorship Firm



In essence, even with a proprietary firm, tax authorities will look beyond the formal ownership structure to see who *really* has the power and control. If it appears that the spouse's proprietary firm is significantly influenced by the other spouse, and that the income is not clearly attributable solely to the spouse's own efforts and skills, then there's a greater chance that the income could be attributed to the other spouse for tax purposes.

It's crucial to remember that these situations are complex and fact-specific. The determination of "influence" will depend on the details of each case. If you're dealing with this situation, consulting with a qualified tax professional is essential to understand how the rules apply to your specific circumstances.

-To be continue next month

## 8. पती पत्नीची भाडणें बंद करण्याचा राजमार्ग

खरे तर शिर्षक बघूनच तुमच्या मनात कुतूहल निर्माण झाले असेल. मात्र हे शिर्षक खरे आहे. या लेखात आजच्या तरुण पिढीसाठी हा राजमार्गच दिला आहे.



प्रत्येक पति पत्नी मध्ये वाद होतच असतात . वाद होत असतांना आजकालच्या छोट्या परिवारात वाद ऐकायला व बघायला त्याच जोडप्याची छोटी मुल (मुलगा,मुलगी) असतात. साधारणतः चार वर्षे पुढे वय झालेल्या मुलांना आता ब-यापैकी वादाचे कारण, प्रकार, योग्य, वाईट कळू लागते. त्यामुळे सहाजीकच ते या वादाचे भागीदार बनतात व दोघांपैकी कुणाची तरी एकाची बाजू घेतात. आता लहान मुलाने कोणाची बाजू घेतली म्हणजे, ज्याची बाजू घेतली त्या व्यक्तीची बाजू भक्कम होते व लहान मुलाच्या प्रेमापोटी दुसरी व्यक्ती सहसा माघार घेते. मग चुकी कुणाची ? याचे गणित न लावता लहान मुलाच्या बाजूने निकाल लागतो.

याचा अर्थ आजच्या छोट्या परिवारात लहान मुल हे भाडणें थांबवण्याचे उत्तम साधन आहे. मग आता या लहान मुलाने प्रत्येक वेळी आपली बाजू घ्यावी असे पति पत्नी दोघांनाही वाटणारच. मग लहान मुलाने आपलीच बाजू घ्यावी, यासाठी काय करावे? हा एक मोठा प्रश्न आहे.

कारण, त्याने आपली बाजू तर घ्यावीच, परंतू त्याच्यावर वाईट संस्कार घडू नये असे देखील दोघांना वाटत असते. मुलाला आपण अगोदरच काही शिकवून ठेवले तर तो जोडीदाराने केलेल्या उलट तपासनी मध्ये सर्व खरे खरे सागून देतो. म्हणजे मुलाला पट्टी पढवून उपयोग नसतो.



छोटे मुल सहसा कोणाची बाजू घेतात? छोटे मुल हे त्याची 'आई' किंवा त्याचे 'बाबा' या पैकी जो त्याच्या नजरेत जास्त आदर्श असतो, त्याचीच गोष्ट मुलाला खरी वाटत असते व त्यामुळे तो त्या पालकाची बाजू घेतो. याचा अर्थ तुम्हाला जर वाटत असेल की पती पत्नीच्या भाडणात मुलाने आपली बाजू घ्यावी, तर मग त्यासाठी मुलाला पट्टी पढवून, किंवा चॉकलेट देऊन काही उपयोग नाही. तुम्हाला त्याच्या नजरेत तुमच्या जोडीदारापेक्षा जास्त आदर्श बनावे लागेल. तरच तो सहजतेने तुमची बाजू घेईल.

आता मुलाच्या नजरेत जास्त आदर्श बनायचे म्हणजे नेमके काय करायला पाहिजे?

एक गोष्ट सत्य आहे की, खोटे बोलून किंवा चुकीचे कार्य करून किंवा रागावून कोणीच मुलासमोर आदर्श बनू शकत नाही. जोडीदारच्या वाईट व चुकीच्या गोष्टी त्याच्यासमोर माडून देखील, कोणी मुलासमोर आदर्श बनू शकत नाही.

**मग मुलासमोर आदर्श कसे बनावे?**



मुले सागून किंवा शिकवून कमी शिकतात. ते तुम्हाला बघून, तुमची कॉपी करून जास्त शिकतात किंवा तसे करण्याचा प्रयत्न करतात.

तर मग तुम्हाला त्याच्या समोर तसेच त्याच्यामागे आदर्श बनण्याकरीता, आदर्श वागावे लागेल.

आता आदर्श वागणे म्हणजे नेमके काय? याची काही स्वतंत्र व्याख्या नसली तरी आदर्श व्यक्तीचे काही उदाहरणे येथे देता येतील. जसे की-

1. स्वकीयाना माफ करायला शिकणे.
2. खाण-पान मध्ये आदर्शता बाळगणे. (सात्विक अन्न, भुक लागल्यावरच खाणे इ.)
3. शारिरिक स्वास्थ्यता (योग व्यायाम, सकाळी लवकर उठणे, जागरण न करणे इ.) बाबतीत आदर्शता बाळगणे.
4. चिडचिड न करणे, हसत मुख राहणे, मृदू भाषी होणे, इ.
5. खोटे न बोलणे, सत्यात राहणे.
6. गरजूंना मदत करणे, मैत्रीणे वागणे.
7. दिलेले शब्द पाळणे, सयंम बाळगणे.
8. अभीमान ऐवजी स्वाभीमान बाळगणे, इ.



असे केल्याने नक्कीच तूम्ही तुमच्या मुलाच्या नजरेत आदर्श व्हाल. मग असे आदर्श अंगीकारल्यावर जोडीदाराशी एकतर भाडंणच होणार नाही. झाल्यास मुले तुमचीच बाजू घेतील. इतकेच नव्हे तर मुल देखील आदर्श घडेल.

**स्वार्थात परमार्थ साधला जाईल.**

- सी.ए. राजेंद्र जी. झंवर  
दि. 24/04/2025



## 9. Ram Krishna Hari

हिंदू पंचांगानुसार ज्येष्ठ मासातील पौर्णिमा तिथीला वटसावित्री पौर्णिमा साजरी केली जाते. यंदा वटपौर्णिमा **10 जून 2025** रोजी आहे. भारत खंडातील स्त्रिया वडाची पूजा करतात. यामागे भाव असतो तो जन्मोजन्मी मला हाच पती मिळावा. या दिवशी सावित्रीने सत्यवानाचे प्राण यमाकडून परत आणले. यामुळे या दिवशी वडाची पूजा केली जाते. वटवृक्ष म्हणून ओळखल्या जाणाऱ्या या वडाला पवित्र वृक्ष म्हणूनही ओळखलं जातं. यामध्ये ब्रम्ह, विष्णू आणि शंकराचा वास आहे. महिला आपलं सौभाग्य आणि आनंदमय वैवाहिक जीवनासाठी वटपौर्णिमेला पूजा करतात. या दिवशी महिला एकत्र वडाची पूजा करतात.



### व्रत कसे करावे

उपवास ठेवण्यासाठी सकाळी लवकर उठा, आंघोळ करा, लाल किंवा पिवळे कपडे घाला आणि उपवास करण्याचा संकल्प करा. यानंतर वडाच्या झाडाची पूजा करा, त्याच्या मुळाशी पाणी घाला आणि त्याच्याभोवती कच्चे सूत गुंडाळा. पूजा केल्यानंतर वडाच्या झाडाला सात वेळा प्रदक्षिणा घाला.

**Vat Purnima**  
**Thu, 10 June, 2025**

### पारंपरिक कथा

या व्रतामागे एक पारंपरिक सावित्री आणि सत्यवान यांची पौराणिक आख्यायिका सांगितली जाते. अनेक वर्षापूर्वी भद्र देशात अश्वपती नावाचा राजा राज्य करीत होता. त्याला सावित्री नावाची कन्या होती. सावित्री अतिशय सुंदर, नम्र व गुणी मुलगी होती. सावित्री उपवर झाल्यावर राजाने तिलाच आपला पती निवडण्याची परवानगी दिली.

सावित्रीने सत्यवान नावाच्या राजकुमाराची निवड केली. सत्यवान हा शाल्व राज्याचा धृमत्सेन नावाच्या अंध राजाचा मुलगा होता. शत्रूकडून हरल्यामुळे आपल्या राणी व मुलासहित राजा जंगलात राहत होता. भगवान नारदाला सत्यवानाचे आयुष्य केवळ एक वर्षाचेच असल्याचे माहित असल्यामुळे त्यांनी त्याच्याशी लग्न करू नको असा सल्ला सावित्रीला दिला. पण सावित्रीने ते मान्य केले नाही. तिने सत्यवानाशी विवाह केला व जंगलात येऊन ती नवऱ्याबरोबर सासू सासऱ्याची सेवा करू लागली.

सत्यवानाचा मृत्यू जेव्हा तीन दिवसावर येऊन ठेपला तेव्हा तिने तीन दिवस उपवास करून सावित्री व्रत आरंभिले. सत्यवान जंगलात लाकडे तोडण्यास निघाला असता सावित्री त्याच्या बरोबर गेली. लाकडे तोडता तोडता त्याला घेरी आली व तो जमिनीवर पडला. यमधर्म तिथे आला व सत्यवानाचे प्राण नेऊ लागला. सावित्री यमाच्या मागे आपल्या पतीबरोबर जाऊ लागली. यमाने अनेक वेळा सावित्रीस परत जाण्यास सांगितले. पण तिने साफ नाकारले व पतीबरोबर जाण्याचा हट्ट धरला. अखेर कंटाळून यमाने पती सोडून तिला तीन वर मागण्यास सांगितले. सावित्रीने सासूसासऱ्याचे डोळे व राज्य परत मागितले व आपल्याला पुत्र व्हावा असा वर मागितला. यमराजाने गफलतीने तथास्तु म्हणले. तेव्हा त्याला वचनबद्ध झाल्याची आठवण झाली व सत्यवानाचे प्राण परत करावे लागले. सत्यवानाचे प्राण सावित्रीने वडाच्या झाडाखालीच परत मिळविले म्हणून ज्येष्ठ महिन्यात पौर्णिमेला स्त्रिया वडाच्या झाडाची पूजा करून उपवास करतात व वट सावित्री व्रत आचरतात.

## 10. You Wrote it

सर नमस्कार 🙏🌸

आपण स्वतः आर्थिक प्रश्नावर उत्तर देता देता वेळात वेळ काढून समाजातील वास्तव व नाजूक अश्या असणाऱ्या पती पत्नी यांच्या शांती पूर्ण जीवनासाठी छान समुपदेशन पर लिहिले आहे.

आणि हे सध्या गरजेचे झालं आहे 🙏👍

- Virendra Swami, pandharpur

Very well analysed. Suggestions may take some time to be implemented but practical. Will surely improve both physical and mental well-being

- संगीता मोरखंडिकर

**700** Sahi hai  
Ise agar apnale to no zagda

- विद्या नावंदर

Very knowledgeable articles & interesting read 🙏🙏

- CA Anu Jain

सर्व वास्तववादी लिखाण केले सर, वाढते शहरीकरण आणि शहरात वाढणारे वादाचे प्रमाण खूप आहे, ग्रामीण भागातही प्रमाण वाढत आहे.

- परमेश्वर राजबिंडे

अतिशय सुंदर. आपण केलेल्या मार्गदर्शन मुळे आमच्या जीवनात काहीच अडचण येणार नाही.

आपले मनपूर्वक: धन्यवाद. 🙏

- Rajendra Tawani

Thank you

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