

iT MATTERS

Vol. XXI/Issue No.10/OCTOBER -2025
Commenced in March-2005

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**21th YEAR OF CIRCULATION – CURRENTLY
CIRCULATED TO 7,000+ ASSOCIATES**



HAPPY
Diwali



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1. Editorial

Indian Etymological Discourse Building—

India has passed through a special phase of esoteric pathos during last two months. First, it was ten-day long Ganeshotsava, followed by a fifteen day long pitrupaksha bracketed by the two eclipses Lunar and Solar; then began the Navratri to end with the Dussera; a full 35 days engagement, followed by the Festival of Lights; for believers in Hindu traditions; all of which has ramifications in 'books'. Traditions are often cited through cultural and mythological references in 'books'; that is a common way of discourse formation.

Indian style of narrative is quite distinct from the Occidental Greco-Roman traditions. Indian style is based on the age-old Shastrarth tradition; a unique element of Indian culture that follows the classical Indian philosophy of language and discoursing. Shastrarth tradition has two distinct precepts Dhvani-to-Anitya (ध्वनि-से-अनित्य) and Shabd-to-Nitya (शब्द-से-नित्य). Dhvani theory is a significant aspect of Indian aesthetic thought. It is the acoustic element. Grammarian Katyayana stated that shabda (& quot; speech & quot;) is eternal (nitya-नित्य) with an aspect of meaning (अर्थ).

Sanskrit fascinates western scholars for its linguistic philosophy as also for its scientific exploratory potential. It is a language of cultural legacy which is expressed in a bunch of Sanskrit quotes and parables. Indian speakers have a general flair to use Sanskrit quotes and paraphrases to highlight their point of assertion. There are some of oft used quotes and parables that are Mantras, Shlokas, Sookts or Sutras, and Stotras.

Mantra is a terse non-linguistic sacred sound, full of intrinsic sonic power. "ॐ" [Aum] is the shortest of such mantras that resonates in the primordial Cosmos; while Gayatri-mantra is one of the longest one. Shloka is a verse, intended to convey knowledge in a rhythmic structure. Sukta or Sutra is an encoded message in which words are threaded in a & quot; well spoken & quot; manner. Stotra is a collection of sholkas and sutras.

Some of these are the defining concepts of Hindu philosophy and some are well-wishing shlokas [स्वस्ति मंत्र].

There are five defining precepts of Hindu philosophy.

- (१) ईशावाश्यमिदं यदकिञ्च जगत्यां जगत् (The God resides in everything that exists in this Universe).
- (2) ईश्वरः सर्वभूतानां हृदये वसति (The God resides in the heart of every living being.)
- (3) अमृतस्य पुत्राः (We are children of the Immortal).
- (४) एकं सद् विप्राः बहुधा वदन्ति (Truth is only One; the learned explain it in different ways).
- (५) बहुजन सुखाय बहुजन हिताय च (For the satiation of the most and for the welfare of the most).



Of these five cardinal Sanatan precepts, the "बहुजन हिताय बहुजन सुखाय च", is the most highlighted Concept to define the societal concern; albeit with some & quot; subjective & quot; variations in interpretations to suite specific purpose and needs. Gautam Budha went by the obvious 'the benefit and prosperity of the many', but Dr.Ambedkar's articulation deflects it to mean "the majority of people in society that experienced discrimination and oppression on the basis of caste."

Of the well-wishing hymns [स्वस्ति मंत्र or स्वस्तिवाचन], the three of the Rigvedic mantras are in frequent use:

(1) "ॐ स्वस्ति न इन्द्रो वृद्धश्रवाः।

स्वस्ति नः पूषा विश्ववेदाः।

स्वस्ति नस्तार्क्ष्यो अरिष्टनेमिः।

स्वस्ति नो बृहस्पतिर्दधातु ॥

It is chanted at the start of an auspicious work, invoking the Indra, the Sun, the Garuda and the Brahaspati, for blessings and protection. These are the Vedic gods, who lost their importance in Vedantic period!

Second is: "आ नो भद्राः क्रतवो यन्तु विश्वतः"; meaning 'Let the noble ideas flow from all directions to me.

Third is: "ॐ असतो मा सद्गमय, तमसो मा ज्योतिर्गमय, मृत्योर्मा मृतं गमय; It is an invocation-- & "Lead me from the Unreal to the Real; from Darkness to Light and from Mortality to Immortality.; There is one shlok from Brihadaranyaka Upanishad, which is known as a Shanti Path, uttered while partaking meals.

ॐ सर्वे भवन्तु सुखिनः

सर्वे सन्तु निरामयाः।

सर्वे भद्राणि पश्यन्तु मा कश्चिद्दुःखभाग्भवेत्।

ॐ शान्तिः शान्तिः शान्तिः ॥

(May all sentient beings be at peace, may no one suffer from illness, May all see what is auspicious, May no one suffer. Oum sss-- Peace--s, Peace--ss, Peace--sss).

There are two quotes from Shiv Puraan, relevant to the contemporary AI-driven logos:

बुद्धिः यस्य बलं तस्य —

(Wisdom is the right measure of one's strength which can be explained to mean "The one who has wisdom has power").

राज्यं दास्ये न देवेभ्यो वीरभोग्या वसुंधरा ॥

(Brave and competent alone can enjoy the bounties and resources of the Nature. It's a noble philosophy of life with a micro and subtle description of the Competent. It's a philosophy to describe the cleverness and wisdom of the men as to how to 'control' and how to 'consume' resources including the Intellectual property and also the brain-created fourth-dimensional virtual reality. It forbids depletion of natural resources. Here power resides in those who can control greed and foster conservation.

Wishing all Well-wishers and Readers a happy and prosperous Dussera and Deepavali.

- **Dr. Shivshankar Mishra,**
Professor Emeritus

2. Law update

There is no direct single-click tool in Tally itself to prepare and upload Form 3CD. But you can achieve a shortcut flow using Winman CA-ERP (or similar audit software), which integrates with Tally and Income-tax portal:



Import Trial Balance from Tally

In Winman, use the Balance Sheet Tool → “Tally import in one click” to fetch Trial Balance / P&L from Tally backup.

Auto-link to 3CD schedules

Once imported, Winman maps ledgers to ITR/3CD items. Quantitative details, depreciation, stock data, etc. are carried to Form 3CD automatically.

Verify 3CD Data

In 3CD window, the software pre-fills data from computation and schedules. You just need to review & verify.

Import TDS & Other Data

TDS details for Clause 34 can be directly imported from Winman-TDS (compiled from TRACES consolidated files) into 3CD.

Generate 3CD JSON

Winman prepares the JSON as per ITD schema. Go to Tools → Import/Export → 3CD JSON → Download & Import / Import Only.

Upload to IT Portal

From Winman itself, you can directly e-file the 3CD report. UDIN and DSC are auto-picked and uploaded.

👉 Shortcut workflow in practice:

Tally backup → Import TB in Winman → Verify auto-filled 3CD schedules → Import TDS/AIS data → Generate JSON → Upload to IT portal (with DSC/UDIN).

Thus, Winman (and similar CA utilities like Clear Tax, Saral, Genius) act as the bridge/shortcut between Tally backup and Income-tax portal. Tally alone does not provide direct 3CD upload.

Would you like me to prepare a step-by-step Excel checklist (Clause-wise) for staff, showing exactly what flows from Tally to 3CD automatically and what requires manual verification?

3. कैश फ्लो एनालिसिस से फ्रॉड कंपनी पहचानने के तरीके

1. Operating Cash Flow (OCF) बनाम Net Profit

- अच्छी कंपनी: ऑपरेटिंग कैश फ्लो लगभग नेट प्रॉफिट के बराबर या उससे ज़्यादा होता है।
 - फ्रॉड कंपनी: प्रॉफिट कागज़ पर ज़्यादा दिखाएगी लेकिन कैश असल में आएगा नहीं।
- जैसे – 100 करोड़ का प्रॉफिट दिखाया, लेकिन कैश सिर्फ 10 करोड़ आया।

2. लगातार निगेटिव ऑपरेटिंग कैश फ्लो

- अगर 2–3 साल से OCF निगेटिव है लेकिन प्रॉफिट पॉज़िटिव है → बड़ा रेड फ्लैग है।
- मतलब कंपनी असल में बिज़नेस से पैसा कमा ही नहीं रही।

3. कर्ज़ (Debt) का ज़रूरत से ज़्यादा इस्तेमाल

- अच्छी कंपनियाँ अपने ऑपरेशन से निकले कैश से काम चलाती हैं।
- अगर कंपनी हर साल नया कर्ज़ लेकर चल रही है → बिज़नेस कमज़ोर या गड़बड़ है।



4. Capex और Investment Cash Flow

- असली कंपनियाँ मशीनें, प्लांट, प्रॉपर्टी जैसी चीज़ों में निवेश करती हैं।
- लेकिन फ्रॉड कंपनियाँ नकली एसेट दिखा कर पैसा गायब कर देती हैं।

5. Receivables (Debtors) बनाम Cash

- अगर Debtors बहुत बढ़ रहे हैं लेकिन कैश नहीं आ रहा → इसका मतलब सेल्स फेक हो सकती हैं।
- असली सेल्स में पैसा 3–6 महीने में आना चाहिए।

6. Dividend Policy

- फ्रॉड कंपनी प्रॉफिट दिखाकर भी डिविडेंड नहीं देती (क्योंकि उनके पास कैश होता ही नहीं)।
- असली कंपनी कैश फ्लो के हिसाब से डिविडेंड देती है।

7. CFO/EBITDA Ratio

- Ratio = Operating Cash Flow ÷ EBITDA
- हेल्दी कंपनी: 70–80% से ऊपर
- फ्रॉड कंपनी: 30–40% से नीचे



प्रैक्टिकल चेकलिस्ट (Fraud पकड़ने के लिए)

1. पिछले 5–10 साल का Cash Flow Statement vs Profit मिलाकर देखो।
2. क्या OCF लगातार पॉज़िटिव है?
3. क्या कंपनी कर्ज़ चुकाने के लिए OCF यूज़ कर रही है या नया कर्ज़ ले रही है?
4. Receivables और Inventory असामान्य रूप से तो नहीं बढ़ रहे?
5. क्या कंपनी डिविडेंड देती है?

निष्कर्ष:

फ्रॉड कंपनी की सबसे बड़ी पहचान यही है –

“Profit तो दिखेगा, लेकिन Cash Flow गायब होगा।”

4. CBDT



Central Board of Direct Taxes
(CBDT)

Con.....

4. Issuance of notice u/s 143(2) in certain cases:

4.1 Jurisdictional Assessing Officers (JAOs) shall upload the underlying documents for access by NaFAC in the following cases which are to be completed by NaFAC on or before **31.03.2026** and Notice u/s 143(2)/142(1) of the Act calling for information shall be served on the assessee through NaFAC in these cases:

(a) Cases (other than search & seizure/survey) in which notices u/s 148 of the Act have been issued where return is either furnished or not furnished in response to notice u/s 148 of the Act.

(b) Cases in which notices u/s 142(1) of the Act calling for return, have been issued & no returns have been furnished.

4.2. Cases, where notices u/s 148 of the Act have been issued pursuant to *search & seizure/survey actions conducted on or after the 01.04.2021 but before 01.09.2024*, if lying outside Central Charges,

(i) where return is furnished, the Jurisdictional Assessing Officer (JAO) concerned shall serve the Notice u/s 143(2) of the Act and Pr.CIT/Pr.DIT/CIT/DIT concerned shall ensure that such cases transfer these cases to central charges u/s 127 of the Act.

(ii) where return is not furnished, these cases shall be transferred to central charges for further necessary action.

4.3 During the course of Search & Seizure action, information relating to some other persons, who may have one-off/ very few or limited financial transaction(s) with the main assessee group covered in the search u/s 132/132A of the Act, may be found. Such persons are not integrally connected with the core business of the main assessee searched and do not belong to the same business group. Often such persons are also not residing in the same city as that of the main assessee. In such cases, the relevant information is generally passed on to the jurisdictional AO for assessing them u/s 148 (for searches conducted/requisition made after 01.04.2021) of the Income-tax Act, 1961. It is clarified that all such non-search cases selected u/s 148 of the Act are not required to be transferred to the Central Charges unless covered by the Board's guidelines under F.No. 299/107/2013-IT(Inv.III)/1568 dated 25.04.2014.

5. For Assessing Officers in International Taxation and Central Circle charges:

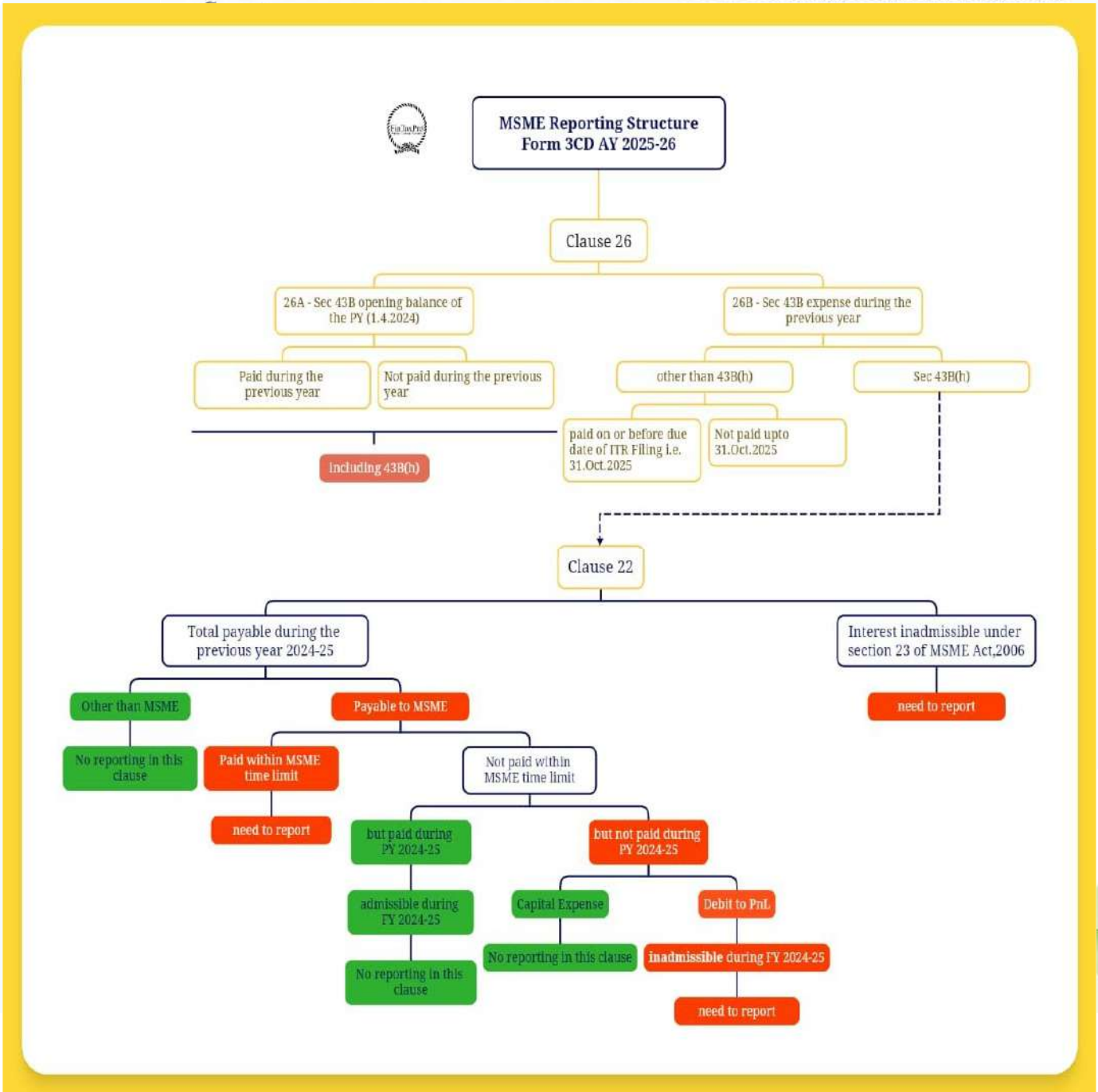
5.1 The cases shall be selected for compulsory scrutiny by the International Taxation and Central Circle charges following the above prescribed parameters at Para 2 with prior administrative approval of Pr.CIT/Pr.DIT/CIT/DIT concerned and these selected cases for compulsory scrutiny shall continue to be handled by International Taxation and Central Circle charges respectively, as earlier.

5.2 It is further clarified that communication to NaFAC for access and/or further action after selection for Compulsory Scrutiny will not apply to the International taxation and Central charges.

6. **Time limit:** As per the proviso to section 143(2) of the Act, the time limit for service of notice u/s 143(2) of the Act for the ITRs filed in the Financial Year (FY) 2024-25 which are selected for Compulsory Scrutiny is **30.06.2025**.

7. These instructions may be brought to the notice of all concerned for necessary compliance.


(Dr. Castro Jayaprakash.T)
 Under Secretary to Government of India



5. THE ECOSYSTEM OF NPOs IN INDIA AND WORLDWIDE

Con.....

6. REGISTRATION OF CHARITABLE/RELIGIOUS TRUST OR INSTITUTION

6.3 The above amendments were to come into effect from 1st June 2020. However, given the crisis presented by the outbreak of the COVID-19 pandemic, vide Press Release dated 9th May 2020, the Ministry of Finance deferred the applicability of the new process of registration to 1st October 2020. Subsequently, given the persisting pandemic, the Taxation and Other Laws (Relaxation and Amendment of Certain Provisions) Act, 2020 further deferred the applicability to 1st April 2021.

6.4 Given the above, a notification was issued to provide a new procedure for the Registration/approval/notification of the exempt entities covered under sections 10(23C), 12A, 35, and 80G of the Act by amending the Income-tax Rules, 1962 (the Rules). Rule 2C, 5C, 5F, 11AA and 17A have been amended and new rules 5CA and 18AB have been inserted providing for:

- a) Online process for filing of the application
- b) Instant registration in case of provisional registration and re-registration
- c) Instant generation of the Unique Registration Number (URN)
- d) Cancellation of the registration, in case the same is procured by filing incomplete or wrong form or documents
- e) Documents to be submitted along with the form
- f) On-line processing of the applications and passing of the registration orders
- g) Process for the online filing of the donation statements by the donee starting from the financial year 2021-22.
- h) Process for furnishing the certificate of donation by the donee to the donor as per the procedure facilitated by the DG (Systems).

6.5 Further, old forms 10A, 10G, 56, 3CF-I, 3CF-II, and 3CF-III have been replaced with three new forms 10A, 10AB, and 3CF to reduce the compliance burden and improve the quality of the database.

First proviso to clause (23C) to section 10 and First proviso to sub-section (5) of section 80G

Type of approval	Re-approval of the old trusts: 10A [clause (i)]	Every 5 years approval: 10AB [clause (ii)]	Provisional to regular approval: 10AB [clause (iii)]	Provisional approval: 10A [sub-clause (A) of clause (iv)]	Common approval: 10A [sub-clause (B) of clause (iv)]
Nature of enquiries and time line for approval/ registration	No enquiries: Form 10AC by CPC within 3 month	Jurisdictional CIT after enquiries within 6 months in Form 10AD	Jurisdictional CIT after enquiries within 6 months in Form 10AD	No enquiries: Form 10AC by CPC within 1 month	Jurisdictional CIT after enquiries within 6 months in Form 10AD

Clause (ac) of sub-section (1) of section 12A

Type of approval	Re-registration of the old trusts: 10A [sub-clause (i)]	Every 5 years registration: 10AB [sub-clause (ii)]	Provisional to regular registration: 10AB [sub-clause (iii)]	Change of regime from first to second: 10AB [sub-clause (iv)]	Modification of objects: 10AB [sub-clause (v)]	Provisional registration: 10A [Item (A) of sub-clause (vi)]	Common registration: 10A [Item (B) of sub-clause (vi)]
Nature of enquiries and time line for approval/registration	No enquiries: Form 10AC by CPC within 3 month	Jurisdictional CIT after enquiries within 6 months in Form 10AD	Jurisdictional CIT after enquiries within 6 months in Form 10AD	Jurisdictional CIT after enquiries within 6 months in Form 10AD	Jurisdictional CIT after enquiries within 6 months in Form 10AD	No enquiries: Form 10AC by CPC within 1 month	Jurisdictional CIT after enquiries within 6 months in Form 10AD

6.6 While granting the registration, the PCIT/CIT satisfies himself with the following:-

- a) The objects of the trust or institution, and
- b) The genuineness of its activities.

6.7 The following points are ordinarily verified by the PCIT/CIT at the time of granting registration:-

- a) There should be a legally existent entity which can be registered;
- b) It should have a written instrument of creation or written document evidencing its creation;
- c) All its objects should be charitable or religious;
- d) Its income and assets should be applied exclusively to the objects mentioned in the object clauses, and the rules and by-laws;
- e) No part of its income should be distributable or distributed, directly or indirectly, to its members, directors or founders, related persons or relatives, etc. claiming through them;
- f) In case of dissolution, its net assets after meeting all its liabilities, should not be revertible or reverted to its founder, members, directors donors etc., but used for the objects by transfer to another trust/institution having objects of charitable/religious purpose.

- To be continued next month

6. Health Tips



दररोज सकाळी स्नान करून तुळशीला आणि सूर्यदेवाला जल अर्पण करणे खूप शुभ आहे. असे केल्याने तुम्हाला सूर्यदोषापासून आराम मिळेल आणि तुळशी मातेचा आशीर्वाद मिळेल. तसेच तुम्हाला भगवान विष्णू आणि माता लक्ष्मीचा विशेष आशीर्वाद मिळेल.



रोज सकाळी दुधात 4 भिजवलेले बदाम, 100 ग्रॅम शेंगदाणे, 2 केळी आणि गूळ यांचा शेक बनवून नाश्ता करा, यामुळे तुम्हाला कोणत्याही प्रोटीन पावडरच्या गरज भासणार नाही तसेच तुमचं वजन वाढेल.



काकडीचा तुकडा जिभेवर १० सेकंद धरून ठेवल्याने श्वासाची दुर्गंधी थांबते. काकडीमधील फायटोकेमिकल्स श्वासाची दुर्गंधी आणणारे बॅक्टेरिया नष्ट करण्यास मदत करतात



हसल्यामुळे शरीरातील रक्तप्रवाह २० टक्क्यांनी वाढतो, हसल्यामुळे ताण-तणाव कमी होतो. रोगप्रतिकारकशक्ती वाढते.



जगातील सर्वात शक्तिशाली फळ म्हणजे किवी. याच्या सेवनाने डोळ्यांशी संबंधित आजार दूर होतात आणि दृष्टी वाढते. अशाच आरोग्याशी संबंधित अधिक माहितीसाठी आम्हाला फॉलो करा



7 GST NEW SLAB

40%	18%	5%	0%
<ul style="list-style-type: none"> ● 28% - Pan Masala ● 28% - Aerated beverages containing sugar ● 28% - Caffeinated Beverages ● 28% - Carbonated Beverages with Fruit Juice ● 28% - Cigars & Cigarettes ● 28% - Tobacco ● 28% - Motor Cars Other ● 28% - Hybrids with engine capacity exceeding 1200cc or of length exceeding 4000 mm ● 28% - Motor cycles of engine capacity exceeding 350 cc ● 28% - Yacht & other vessels for pleasure or sports ● 28% - Revolvers & Pistols ● 28% - Smoking Pipes ● 18% - Non-Alcoholic beverages 	<ul style="list-style-type: none"> ● 28% - Bidis ● 28% - ACs ● 28% - Dish Washing Machines ● 28% - TVs ● 28% - Petrol cars of engine capacity not exceeding 1200cc & of length not exceeding 4000 mm. ● 28% - Diesel cars of engine capacity not exceeding 1500 cc & of length not exceeding 4000 mm. ● 28% - Ambulances ● 28% - Three wheeled vehicles ● 28% - Hybrids with engine capacity not exceeding 1200cc & of length not exceeding 4000 mm ● 28% - Bodies for the motor vehicles ● 28% - Parts and Accessories ● 28% - Motorcycles of engine capacity not exceeding 350cc ● 12% - Agarbatti ● 12% - Apparel over ₹2,500 	<ul style="list-style-type: none"> ● 18% - Bakery items ● 18% - Chocolates ● 18% - Cocoa powder ● 18% - Coffee extracts ● 18% - Confectionery ● 18% - Dental care (floss, paste) ● 18% - Hair oil & shampoo ● 18% - Ice cream ● 18% - Mineral/aerated water ● 18% - Plant-based milk ● 18% - Shaving products ● 18% - Soups & Broth ● 18% - Powder (Talcum/face) ● 18% - Thermometers ● 18% - Toilet soap ● 18% - Tractor bumpers/parts ● 12% - Tractor tyres ● 12% - Condensed milk ● 12% - Bandages & dressings ● 12% - Bicycles/tricycles ● 12% - Butter, ghee, oil ● 12% - Candles ● 12% - Carpets ● 12% - Cheese ● 12% - Coconut water ● 12% - Coffee ● 12% - Combs & hair pins ● 12% - Corrective Spectacles ● 12% - Dates 	<ul style="list-style-type: none"> ● 18% - Paratha, parotta & other Indian breads by any name called ● 12% - Exercise book, graph book, and laboratory note book & notebooks ● 12% - Maps ● 12% - Pencils, Crayons ● 5% - Paneer of Chenna



सत्यमेव जयते

8. Ram Krishna Hari

नवरात्रीची समाप्ती दसऱ्याला होते. दसरा हा सण अश्विन महिन्यात शुक्ल पक्षाच्या दशमीला येतो. वाईटावर चांगल्याच्या विजयाचं प्रतीक म्हणून हा सण साजरा करण्यात येतो. याच दिवशी भगवान रामानं रावणाचा वध केला आणि सीता मातेला वाचवलं. तसेच देवी दुर्गाने देखील नऊ दिवसांचे युद्ध करून **महिषासुर राक्षसाचा** वध दसऱ्याच्या दिवशी केल्याने हा दिवस वाईटावर चांगल्याच विजय म्हणून पाहिला जातो.

Thu, 2 Oct, 2025



दसऱ्याचे महत्त्व काय?

असं मानलं जातं की त्रेतायुगात अश्विन महिन्याच्या शुक्ल पक्षाच्या दशमीला रामानं रावणाला मारलं होतं. तेव्हापासून दरवर्षी दसऱ्याला रावण दहन करतात. रावणाच्या पुतळ्याला जाळून **वाईटावर चांगल्याचा विजय** साजरा करतात. दशमी तिथी या गोष्टीचं प्रतीक आहे की अधर्मावर नेहमी धर्माचा विजय होतो.

अश्विन महिन्याच्या शुक्ल पक्षाची दशमी 1 ऑक्टोबर, बुधवार रोजी सायंकाळी 7 वाजून 2 मिनिटांनी सुरू होईल. व 2 ऑक्टोबर, गुरुवार रोजी सायंकाळी 7 वाजून 11 मिनिटांनी ती संपेल. त्यामुळे दसरा 2 ऑक्टोबरला साजरा केला जाईल. याच दिवशी रामानं रावणाचा वध केला होता. दसऱ्याच्या दिवशी रावणासोबत कुंभकर्ण आणि मेघनाद यांच्या पुतळ्यांचं देखील काही ठिकाणी दहन करतात.

रावण दहन 2025 मुहूर्त

2 ऑक्टोबर गुरुवार या दिवशी अपराजिता पूजन करायचं आहे. त्याच दिवशी दुर्गा देवीच्या जया आणि विजया या दोन सहचरींची पूजा देखील करतात. याच दिवशी आयुध पूजनही करायचं आहे. त्यामुळे या वेळची दशमी खूप खास असणार आहे. रावण दहन प्रदोष काळात म्हणजे संध्याकाळी 6:30 ते रात्री 8:30 या वेळेत करणं शास्त्रानुसार योग्य आहे.

दिवाळी 21 ऑक्टोबर 2025

2025 मध्ये , दिवाळी 21 ऑक्टोबर रोजी येते, ही तारीख हिंदू चंद्र सौर कॅलेंडरद्वारे निश्चित केली जाते. जी अश्विन आणि कार्तिक महिन्यांत येते.

दिवाळीचा सण सहसा पाच दिवस चालतो, ज्यामध्ये धनतेरस, छोटी दिवाळी, गोवर्धन पूजा आणि भाऊबीज हे सण समाविष्ट असतात . कुटुंब आणि मित्रांमध्ये फटाके, रंगीबेरंगी कपडे, मिठाई, मेजवानी आणि भेटवस्तूंसह हा एक उत्साही उत्सव असतो.

धनतेरस - धनतेरसच्या निमित्ताने लोक देवी लक्ष्मी आणि भगवान कुबेर यांची पूजा करतात. याशिवाय, या दिवशी सोने, चांदी किंवा इतर कोणताही धातू खरेदी करणे देखील शुभ मानले जाते.



छोटी दिवाळी किंवा नरक चतुर्दशी - हिंदू पौराणिक कथेनुसार, असे मानले जाते की या दिवशी भगवान श्रीकृष्णाने नरकासुराशी युद्ध केले आणि त्याचा वध केला.

दिवाळी - या दिवशी लोक त्यांच्या घरी लक्ष्मी पूजा करतात. या दिवशी, मुख्य दिवाळी सण साजरा केला जातो आणि रावणाचा वध केल्यानंतर, भगवान राम अयोध्येला परतले. संपत्तीची देवी, लक्ष्मीचे लोक स्वागत करतात कारण ती नशीब आणि समृद्धी देते असे मानले जाते.



गोवर्धन पूजा - दिवाळीनंतरचा एक दिवस, लोक गोवर्धन पूजा साजरी करतात, हा दिवस भगवान श्रीकृष्णाच्या पूजेसाठी समर्पित आहे. लोकांचा असा विश्वास आहे की भगवान श्रीकृष्णाने मथुरेतील नागरिकांना भगवान इंद्रापासून वाचवण्यासाठी "गोवर्धन" म्हणून ओळखला जाणारा पर्वत उचलला होता.



भाईदूज - भाऊबीजच्या दिवशी, लोक भाऊ आणि बहिणींमधील मजबूत बंधन साजरे करतात. रक्षाबंधनाप्रमाणेच, हा सण चंद्र कॅलेंडरच्या शुक्ल पक्षाच्या दुसऱ्या दिवशी साजरा केला जातो.

9. You Wrote it

Your write-up beautifully reflects the simplicity, devotion, and life lessons the Wari teaches. It's a heartfelt reminder of how little we need to live meaningfully and how deeply faith can connect us all.

Truly inspiring!



Genevieve D'Souza

Don't see others doing better than you,
beat your own records everyday, because
success is a fight between you and
yourself.
Have a niCe dAy,..

Jaiprakash Kabra
Ex- Rector
LLM hostel

Great day to social cause for
society.

संजय काबरा मुंबई



Thank you

बहुत सटीक लिखा है आज की सत्यता का वर्णन सुंदर
भाव से लिखा है। आपको साधुवाद जी

Anita मंत्री, अमरावती

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