

iT MATTERS

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

गौरी-गणपती 2025



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1. Editorial

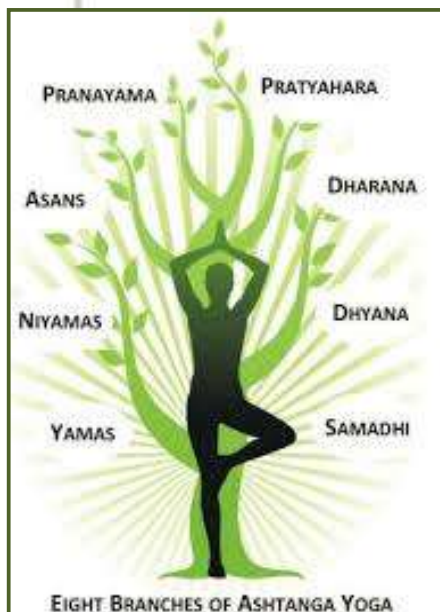
Neural Approach to Deglobalization—

Mind and intellect are always in discussion in relation to the personality and behaviour of all sentient beings. What shapes them; the mind or the intellect? Intellect is a function of brain with the ability to know, to acquire and to apply the gained knowledge and skills. Mind has the power to feel. In fact, the mind and brain are intrinsically interconnected. Brain is a physically tangible organ inside the skull, composed of tissues and nerve cells that processes information and controls the body functions. The mind is an intangible, abstract concept that encompasses the consciousness, thoughts, memories, emotions, and subjective experiences, all of which are triggered by the brain activity. The former is the subject matter of anatomy and neural science whereas the latter falls in the domain of psychology and philosophy. If former is the "software", then the latter is the "hardware". The personality and the behavior of a person, in any case, reflect the mental activity.

Our understanding of brain and mind is still evolving. There was a time when theories circulated that the brain was "fixed," and its growth can happen only up to the age of six! Mind was considered a function of heart. But modern advances have shown that the brain is very flexible and the heart is blood pumping machine; though it may have its own intellect.



Studies now show that a human heart has a brain of its own and is called 'neural intelligence'. The energy signals that flow from the heart to the brain is called 'coherence' which is entirely and solely dependent on how we feel. Attitude is a derivative of emotions and what one is within will be seen in the attitude. An individual who is at peace within his heart will carry calm, confident, composed and a friendly attitude. If an individual is experiencing fear and anxiety; is generally seen extremely defensive and skeptical to the entire surrounding.



Therefore, the key to equanimity and serenity of mind is to keep the brain tranquil. It will create coherence with the heart. The two are separate entities but deeply interdependent. The heart has its marvelous capacity to feel and process feelings for transmission to the brain. Patanjali's Ashtang Yog is the unique science of keeping mind and brain, both transcendent at a common junction. A cooler mind and throbbing heart automatically emit empathy towards others which is the quintessence of the human relationship; especially in the modern business relationship.



It is about the emotional intelligence to show empathy towards others. Everyone likes to have a sense of happiness, fulfillment, joy and gratitude, and shuns all kind of painful experiences. Wellness motivators talk of enough rest and mindfulness. Mindfulness is about completely immersing the mind in the present moment, without ruminating over the past or contemplating the future. The potential of performance is significantly lowered when there is internal interference.



Ravishankar Guruji's art of living emphasizes on ruminating the present in small bits; even during eating; small morsels to chew with conscious awareness to experience the size, the basic molecules, the taste and aroma by rotating it around the tongue in the mouth. Quantity is unimportant; quality experience is important. Cultivating and practicing mindfulness fosters the brain's neuroplasticity where synaptic vesicles release neurotransmitters to bind helpful synaptic neurons, so essential for effective communication. Yog Vidya is a sure facilitator in favourable brain changes whereas those triggered by drugs and dopes can adversely influence the brain's structure and function.

Modern research has demonstrated that the brain continues to create new neural pathways and alter existing ones in order to adapt to new experiences, learn new information, and create new memories. You become what you think.

There is a learning brain and a survival brain. A learning brain is one that is able to take in new information and cognate daily tasks with ease and familiarity. Survival brain is one that is easily overwhelmed by emotions. Neuro-plasticity shows greater ability to use the information received from the other senses like hearing and touching. Neural systems of the tranquil mind and brain treat even an abstract thing as a physical thing. That should explain why 'sagun' is more popular with people than the 'nirgun' conceptualization.



Ideation is a powerful mental faculty of man. Every business decision maker is keen on optimizing its potential to drive continuous changes and transformation in business goals-continuum, strategies and processes through ideation. It has become more so important in the context of the Artificial Intelligence, in tackling complex problems. Nerds now use the latest approaches of machine learning, deep learning, computer vision, anomaly detection and predictive modeling for radically altering the ways to use big data for providing innovative solutions to real-world problems. This requires stopping ourselves from stopping ourselves.



Economic complexity is on the rise and geopolitical blocs are impelling forward looking managers to protect their business models, policies, strategies and stakeholder interests from all kind of disruptions.

Capitalism and globalization are long dead. Forces of deglobalization are in full action. Euro-US-based companies are not tuned to face situations like deglobalization and tariff hits. Their siloed executive suites find baffled and confused at the changing modes of business. That's one reason why they hire Indian managers who are now seen as experts in mitigating high risks without risking their tranquility.

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



2. Law update

‘रोख व्यवहार हा कायदेशीर वसूलपात्र कर्ज नाही’

डॉ. खुशालचंद बाहेती
लोकमत न्यूज नेटवर्क

नवी दिल्ली : रुपये २०,००० पेक्षा जास्त रोखीत दिलेल्या रकमेच्या बदल्यात घेतलेले चेक ‘कायद्याने अमलात आणता येण्याजोगे कर्ज’ मानले जाणार नाही, असे केरळ हायकोर्टाने म्हटले आहे. या निर्णयाचा फटका रोखीने बेकायदा खाजगी सावकारी करणाऱ्यांना बसेल.

शाइन वर्गिस यांनी पी.सी. हारी यांना रुपये ९ लाखांची रक्कम रोखीने दिली आणि त्या बदल्यात चेक घेतले; परंतु खात्यात अपुरी रक्कम असल्यामुळे चेक वटले नाहीत. वर्गिस यांनी २०१३ मध्ये चेक बाउन्सप्रकरणी कलम १३८, नेगोशिएबल अॅक्टप्रमाणे खटला दाखल केला.

मॅजिस्ट्रेट न्यायालयाने हारी यांना दोषी ठरविले. हायकोर्टात हारी यांच्या वकिलांनी युक्तिवाद केला, ही रोखीची व्यवहार पद्धत कलम २६९ एसएस आयकर कायद्याचा भंग आहे. त्यामुळे हा व्यवहारच बेकायदेशीर असून, याला कायदेशीर कर्ज गृहीत धरता येत नाही.



“

हायकोर्टाचे निरीक्षण

जर कोणी २०,००० रुपयांपेक्षा जास्त रोखीने दिले असतील आणि त्या बदल्यात दिलेला चेक बाउन्स झाला, तर अशा व्यवहारात रोख रक्कम देणाऱ्याची जबाबदारी राहिल. हे व्यवहार बेकायदाच ठरतील आणि अशा बेकायदेशीर व्यवहारांसाठी फौजदारी न्यायालयांचे दरवाजे बंद राहतील. जेव्हा भारत सरकार देशातील नागरिकांकडून पूर्णपणे डिजिटल व्यवहार करण्याचे उद्दिष्ट ठेवते, त्यावेळी न्यायालय रोखीच्या व्यवहारांकडे दुर्लक्ष करू शकत नाही आणि त्यांना कायदेशीर मान्यता देऊ शकत नाही.

न्यायमूर्ती पी.व्ही. कुन्हिकृष्णन

QUOTE

When something is on a hook,
it cannot get away.
The hook traps it.



3. New addition in RCM chart

Circular No. 92/11/2019-GST, issued by the Central Board of Indirect Taxes and Customs (CBIC), deals with the taxability of incentives and discounts under GST

Here are the key points from the circular related to your question:
Key Highlights of Circular No. 92/11/2019:



1. Incentives, Discounts, and Gifts:

The circular clarifies that incentives in kind (such as goods, services, or vouchers) given by suppliers to their business partners, customers, or distributors may be liable to GST, depending on the nature of the transaction.

If the incentive or gift is linked to a sale or promotion, and the recipient is required to perform an act (e.g., achieve targets, conduct promotional activities), then it is considered part of the consideration for the underlying supply, making it subject to GST.



2. Discounts:

If the incentive is a discount, and the conditions for the discount are clear (e.g., specific sales target, specific volume), the incentive may be considered as a part of the price under the GST Act, which would make it subject to GST.

If a discount is given at the time of the supply or before the supply is made, then it could be excluded from the value of supply if the discount is based on a pre-agreed condition.



3. Incentives Given After Supply (Free Gifts/Rewards):

If the supplier provides gifts or rewards after the sale is made, and there is no pre-condition attached (e.g., achieving a sales target), such gifts may not be considered as a taxable supply, and no GST would apply.

However, if there is an agreement that the gift is a reward for a service rendered or is based on a promotional offer, it could still be subject to GST

4. GST on Goods or Services in Kind:

If the incentive is in the form of goods or services in kind, it is still considered a taxable supply, and the recipient of the incentive may have to pay GST under reverse charge if the recipient is not a registered taxpayer under GST.

TDS under Section 194R of Income Tax Act:

The circular also clarifies that TDS under Section 194R of the Income Tax Act (which applies to benefits or perquisites in kind) is separate from GST. TDS does not affect GST liability, and incentives in kind will still attract GST as per the normal provisions of GST law.

In Your Case (Incentive in Kind with TDS under Section 194R):

TDS under Section 194R applies if the supplier is providing an incentive in kind. GST is still applicable on the incentive (if it is part of a promotional scheme or based on a business agreement, or if the recipient is expected to perform an act for the incentive).

Even though TDS has been deducted, GST liability remains independent, and the recipient may need to account for GST under reverse charge (depending on the nature of the transaction).

Final Takeaway:

Incentives in kind (linked to business activities or sales targets) are liable for GST.

The deduction of TDS under Section 194R does not exempt the transaction from GST.

The recipient may have to account for GST under reverse charge.

Does this help clarify the situation for you? Let me know if you need further details on the specific application of GST in your case!



टिडीएसच्या दरामध्ये बदल

क्रं.	दिली जाणारी रक्कम	कलम	नवीन तरतुदी नुसार दर	लागू असणारी तारीख	जुना मुदत दर
1	कमिशन/ब्रोकरेज	194H	2%	01.10.2024	5% 31.09.2024 पर्यंत
2	व्यक्ती आणि हिंदू अ.वि.कुटुंबानी दिलेले भाडे	194IB	2%	01.10.2024	5% 31.09.2024 पर्यंत
3	व्यक्ती आणि हिंदू अ.वि.कुटुंबानी कॉन्ट्रॅक्टर, ब्रोकर, त्या व्यावसायिकांना दिलेली फी	194M	2%	01.10.2024	5% 31.09.2024 पर्यंत

4. CBDT

Con.....



Central Board of Direct Taxes

(CBDT)

<p>CS 05</p>	<p><u>Cases involving addition in an earlier assessment year(s) on a recurring issue of law or fact and/or law and fact:</u></p> <p>Where the addition in an earlier assessment year(s) on a recurring issue of law or fact and/or law and fact (including transfer pricing issue) is:</p> <ol style="list-style-type: none"> a. exceeding Rs. 50 lakh in eight metro charges at Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Mumbai and Pune; b. exceeding Rs. 20 lakh in charges other than eight metro charges; <p>and where such an addition:</p> <ol style="list-style-type: none"> (i) has become final, as no further appeal has been preferred against the assessment order; or (ii) has been upheld by the Appellate Authorities in favour of Revenue; even if further appeal of assessee is pending, against such order. 	<p><u>For Parameters at CS05 and CS 06:</u></p> <p>The Jurisdictional Assessing Officers (JAOs) shall prepare a list of cases falling under this parameter and the same may be submitted for the administrative approval of Pr.CIT/Pr.DIT/CIT/DIT concerned.</p> <p>The consolidated list of such cases shall be submitted by the Pr.CIT/Pr.DIT/CIT/DIT to the Pr.CCIT concerned.</p> <p>Pr.CCIT concerned shall forward this list of cases to the Directorate of Income-tax (Systems) latest by 23.06.2025.</p> <p>Notice u/s 143(2) of the Act shall be served on the assessee through NaFAC.</p>
<p>CS06</p>	<p><u>Cases related to specific information regarding tax-evasion:</u></p> <p>Cases, in respect of which:</p> <ol style="list-style-type: none"> (a) specific information pointing out tax-evasion for the relevant assessment year is provided by any law-enforcement agency, (Investigation Wing/ Intelligence/ Regulatory Authority/ Agency, etc.) ; and (b) the return for the relevant assessment year is furnished by the assessee. 	<p>The Jurisdictional Assessing Officers shall upload the underlying documents containing specific information regarding this parameter immediately.</p> <p><i>(For Assessing Officers in International Taxation and Central Circle charges refer Para 5 at Page No.04)</i></p>

3. **Clarification:** It is clarified that where return has been furnished in response to notice u/s 142(1) of the Act and such notice u/s 142(1) of the Act was issued due to the information contained in NMS Cycle/ AIS/ Statement of Financial Transactions (SFT)/ CPC-TDS information/ information received from Directorate of I&CI, such return will **not** be taken up for compulsory scrutiny. Selection of such cases for scrutiny will be done through the CASS cycle.

- To be continued next month

5. THE ECOSYSTEM OF NPOs IN INDIA AND WORLDWIDE

Con.....

c. Effective information gathering and investigation

- (i) Countries should ensure effective cooperation, coordination, and information sharing to the extent possible among all levels of appropriate authorities or organizations that hold relevant information on NPOs.
- (ii) Countries should have investigative expertise and capability to examine those NPOs suspected of either being exploited by or actively supporting, terrorist activity or terrorist organizations.
- (iii) Countries should ensure that full access to information on the administration and management of a particular NPO (including financial and programmatic information) may be obtained during the course of an investigation.
- (iv) Countries should establish appropriate mechanisms to ensure that when there is suspicion or reasonable grounds to suspect that a particular NPO:
 - (a) is a front for fund raising by a terrorist organisation;
 - (b) is being exploited as a conduit for TF, including for the purpose of escaping asset-freezing measures; or
 - (c) is concealing or obscuring the clandestine diversion of funds intended for legitimate purposes, but redirected for the benefit of terrorists or terrorist organizations, this information is promptly shared with relevant competent authorities, in order to take preventive or investigative action.

d. Effective mechanism for international cooperation

In the Best Practices Guidance, it has been stated that effective capacity to respond to international requests for information about an NPO of concern, consistent with recommendations on international cooperation, countries should identify appropriate points of contact and procedures to respond to international requests for information regarding NPOs suspected of TF or other forms of terrorist support.

5. ADMINISTRATIVE STRUCTURE AND AUTHORITIES

- 5.1** The provisions relating to the trusts or institutions and entities claiming exemption under the direct tax laws are administered mainly by Pr. Chief Commissioner of Income Tax (Exemptions) and the Commissioner of Income Tax (Exemptions) in 14 charges, namely, Ahmedabad, Bengaluru, Bhopal, Chandigarh, Chennai, Delhi, Hyderabad, Jaipur, Kochi, Kolkata, Lucknow, Mumbai, Patna and Pune.21

5.2 The hierarchy of central government authorities dealing with charitable and religious trusts and institutions under the I-T Act is briefly as follows:

- (i) The Central Government;
- (ii) The Central Board of Direct Taxes;
- (iii) The Pr. Chief Commissioner of Income Tax (Exemptions);
- (iv) The Commissioner of Income Tax (Exemptions);
- (v) The Additional/Joint Commissioner of Income Tax (Exemptions);
- (vi) The Deputy/Assistant Commissioner of Income Tax (Exemptions);
- (vii) The Income Tax Officer (Exemptions); and
- (viii) The Inspector of Income Tax.

6. REGISTRATION OF CHARITABLE/RELIGIOUS TRUST OR INSTITUTION

6.1 One of the key conditions for charitable/religious trusts or institutions seeking to claim exemption under Sections 11 and 12 of the Act is that such trust or institution should be registered under the Act. The first and second proviso to clause (23C) of section 10 as well as section 12A provide that the provisions of sub-clause (iv), (v), (vi), and (via) of clause (23C) of section 10 and section 11 and section 12, which provide for exemption of income to such trusts and institutions, will not be applicable unless such trust or institution has made an application in the prescribed form for registration and it has been registered.

6.2 With the advent of technology, to improve the registration process, and keeping in mind the practical difficulties in obtaining registration, the Finance Act, 2020, *inter alia*, amended several provisions relating to the registration of charitable/religious trusts or institutions referred to in clause (23C) of section 10, 12A, 35 and 80G of the Act to provide:

- a)** Approval shall be granted for a period not exceeding five years at a time.
- b)** Re-registration of the existing charitable institutions.
- c)** Provisional registration of the first-time applicants for a period of 3 years or commencement of activities.
- d)** Statement of donations to be filed by the entities registered u/s 80G/35.
- e)** Issue of certificate by the donee to the donor for such donation.

- To be continued next month

6. Health Tips



दररोज एक कच्चे गाजर खाल्ल्याने हार्मोन्सचे संतुलन राखण्यास आणि शरीरातील खराब **इस्ट्रोजेन बाहेर** काढण्यास मदत होते, गाजरांमध्ये अपचनक्षम **फायबर असते, जे केवळ आतड्यांच्या** आरोग्यास मदत करत नाही तर शरीरातील खराब **इस्ट्रोजेन आणि विषारी पदार्थांना डिटॉक्सिफाय** करण्यास मदत करते.



1/२ कप खोबरेल तेलात 1/२ कप कांद्याचा रस टाकून उकळून घेऊन केसांना लावल्याने कोंडा कमी होतो तसेच केस लांब होतात



जर तुम्हाला वजन कमी करायचे असेल, तर सकाळी उठून **रिकाम्या पोटी लसणाच्या** दोन पाकळ्या चावा आणि नंतर एक **ग्लास लिंबू पाणी प्या, यामुळे वजन झपाट्याने कमी होण्यास मदत होते.**



नाचणीची भाकरी
कॅल्शियम आणि लोहाने भरलेली हाडांच्या आरोग्यासाठी उत्तम, **शाकाहारी असल्यास लोहाचा अगदी उत्तम स्रोत, पचायला हलकी**



जिन्यात त्वचेसंबंधित आजार एग्जिमा ठीक करण्याचे गुणधर्म असतात हाताला घाम येत असल्यास जीरं पाण्यात उकळवा आणि पाणी थंड करा, तहान लागल्यावर पाणी प्यायल्याने आराम मिळेल.



7. शास्त्रज्ञ-2

मागील Blog मध्ये शास्त्रज्ञ/संशोधक म्हणजे काय व त्याचे दोन प्रकार

1. स्वतःसाठी (Self motivated) संशोधन करणारा शास्त्रज्ञ
2. नौकरी करणारा शास्त्रज्ञ

नौकरी करणारे शास्त्रज्ञ देखील 2 प्रकारचे असतात.

हे मला माझ्या एका नौकरी करणा-या शास्त्रज्ञ मित्रा कडून कळाले.
ते म्हणजे

1. सरकारी नौकरी करणारा शास्त्रज्ञ व
2. खाजगी नौकरी करणारा शास्त्रज्ञ



या मध्ये खाजगी नौकरी करणा-या शास्त्रज्ञाला पैसा व वेळ या दोन्हीचे खुप बंधने असतात. त्यामुळे त्यास इच्छा व पात्रता असुन ही मनाप्रमाणे संशोधन करण्यास अडचणी येतात.

मात्र सरकारी नौकरी मध्ये असलेल्या शास्त्रज्ञास मात्र वेळ, काळ, पैसा यांचे बंधन बरेच शिथिल असतात. त्यामुळे तो त्याचा संशोधनास न्याय देऊ शकतो.

जास्त माहिती गोळा केल्यावर सरकारी नौकरी मधील शास्त्रज्ञांचे देखील २ प्रकार पहावयास मिळाले. खरे तर शास्त्रज्ञ म्हणून सरकारी नौकरी ही वशील्याशिवाय मिळत नाही. खरा वल्ली शास्त्रज्ञ हा वशीला लावण्याच्या भानगडीत पडत नाही. त्यामुळे खरे वल्ली शास्त्रज्ञ सरकारी नौकरीत तुरळकच सापडतात.

मग त्यातल्या त्यात सरकारी नौकरीतले काही शास्त्रज्ञ सरकारची रिपोर्टिंग सिस्टीमचा ब-यापैकी अभ्यास करुन वेळोवेळी चोख रिपोर्टिंग करुन कागदावर संशोधन चालू ठेवतात. प्रत्येक वेळी नवनवीन बजेट मजूर करवून सुखी समाधानी आयुष्य जगत असतात.

मात्र काही शास्त्रज्ञ सरकारी बजेट, वेळ, कालावधीचा योग्य फायदा घेवून कार्यालयीन वेळे व्यतीरिक्त रात्रंदिवस प्रयोगशाळेत बसून राहतात व संशोधना मध्ये पुढे पुढे जात राहतात.



डॉ.अब्दुल कलाम, डॉ.विक्रम साराभाई, डॉ.होमी भाभा असे काही नावे या प्रकारात घेता येतील.

- CA. Rajendra G. Zavar

8. Ram Krishna Hari

गणपती हा हिंदू धर्मातील बुद्धी, समृद्धी आणि विघ्नांचा नाश करणारा देव आहे. त्याला शिव आणि पार्वतीचा पुत्र मानले जाते. गणेश चतुर्थी हा त्याचा जन्मदिवस मानला जातो, जो भाद्रपद महिन्यात येतो. गणपतीचे वाहन उंदीर असून त्याला मोदक व तुळशीची माळ प्रिय आहे. तो विघ्नहर्ता आणि सुखकर्ता म्हणून ओळखला जातो.

गणेश चतुर्थी

हा सण भाद्रपद महिन्याच्या शुक्ल पक्षातील चतुर्थीला (ऑगस्ट-सप्टेंबर) साजरा केला जातो.

या दिवशी गणपती बाप्पाची मूर्ती घरी स्थापन करून त्याची पूजा केली जाते आणि दहा दिवसांनंतर अनंत चतुर्दशीला मूर्तीचे विसर्जन केले जाते.



गणपती: 'गण' म्हणजे शिव व पार्वतीचे सेवक आणि 'पती' म्हणजे 'प्रभू'. त्यामुळे गणपती म्हणजे 'गणांचा प्रभू' किंवा 'ईश' होय.

उत्सवाचे स्वरूप:

गणेश चतुर्थीच्या दिवसापासून 10 दिवस उत्सव साजरा केला जातो, ज्यामध्ये गणपतीची मूर्ती घरी किंवा सार्वजनिक ठिकाणी स्थापित केली जाते.

- गणपतीला नैवेद्य दाखवला जातो.
- विविध सांस्कृतिक कार्यक्रम आणि मिरवणुका काढल्या जातात.
- 10 व्या दिवशी, अनंत चतुर्दशीला, गणपतीच्या मूर्तीचे विसर्जन केले जाते.

दुर्वा समर्पित करण्यामागील पौराणिक कथा काय?

एका आख्यायिकेनुसार, प्राचीन काळात अनलासुर नावाचा एक राक्षस होता. त्यामुळे स्वर्ग आणि पृथ्वीवरील सर्व लोक त्रस्त झाले होते. तो इतका भयंकर होता की ऋषी-मुनींसह सामान्य लोकांनाही जिवंत गिळायचा. या असुरामुळे त्रस्त होऊन देवराज इंद्रासह सर्व देवी-देवता आणि ऋषी-मुनींसोबत महादेवाकडे प्रार्थना करण्यासाठी पोहोचले. त्या सर्वांनी महादेवाकडे प्रार्थना केली की त्यांनी या राक्षसाचा वध करावा. तेव्हा महादेवांनी सर्व देवी-देवता आणि ऋषी-मुनींची प्रार्थना ऐकून त्यांनी सांगितलं की अनलासूराचा अंत फक्त गणपतीच करू शकतात.

कथेनुसार जेव्हा गणेशाने अनलासुराला गिळंकृत केलं तेव्हा त्यांच्या पोटात जळजळ होऊ लागली. अनेक प्रकारचे उपाय करण्यात आले. पण, गणेशजींच्या पोटातील जळजळ शांतच होत नव्हती. तेव्हा कश्यप ऋषी यांना एक युक्ती सुचली. त्यांनी दुर्वाच्या 21 गाठी बांधल्या आणि श्रीगणेशाला खायला दिल्या. जेव्हा गणेशजी यांनी दुर्वा खाल्ली तेव्हा त्यांच्या पोटातील जळजळ शांत झाली. तेव्हा भगवान श्रीगणेशाला दुर्वा अर्पित करण्याची परंपरा सुरु झाली. गणेशजींच्या पूजेत याचं मोठं महत्त्व आहे.



गौरी पूजा

२०२५ मध्ये, गौरी पूजा (ज्याला ज्येष्ठा गौरी पूजा असेही म्हणतात) सोमवार, १ सप्टेंबर रोजी आहे आणि त्यात रविवार, ३१ ऑगस्ट रोजी देवी गौरीचे स्वागत , त्यानंतर १ सप्टेंबर रोजी पूजा आणि मंगळवार, २ सप्टेंबर २०२५ रोजी तिच्या विसर्जनाने समारोप होतो. ही परंपरा महाराष्ट्रातील विवाहित महिलांनी त्यांच्या कुटुंबाच्या समृद्धीसाठी आणि कल्याणासाठी विशेषतः जपली आहे आणि ती गणेश चतुर्थीच्या मोठ्या सणाशी जुळते.

गणपती उत्सवाच्या तिसऱ्या दिवशी देवी गौरी (गौरी पूजन) चे आगमन होते आणि पाचव्या दिवशी गौरी देवीच्या प्रस्थानाने उत्सवाचा समारोप होतो.

- **गौरी आवहान (आवाहन):** रविवार, 31 ऑगस्ट, 2025
- **गौरी पूजा:** सोमवार, 1 सप्टेंबर 2025
- **गौरी विसर्जन (विसर्जन):** मंगळवार, 2 सप्टेंबर, 2025



• बहिणीचे रूप:

महाराष्ट्रातील अनेक घरांमध्ये गौरीला गणपतीची बहीण मानण्याची प्रथा आहे. या मान्यतेनुसार, गौरी ही माहेरी येते आणि तिचे स्वागत केले जाते.

• महाशक्तीचे रूप:

गौरी ही साक्षात महाशक्तीचे, म्हणजेच माता पार्वतीचे रूप मानली जाते, असेही म्हटले जाते. तिच्या आगमनाने घरात आनंद, सुख आणि समृद्धी येते अशी श्रद्धा आहे.

• सांस्कृतिक महत्त्व:

गौरी ही माहेरवाशीण असून तिच्या आगमनाने घरात उत्साहाचे आणि आनंदाचे वातावरण निर्माण होते. तिला अनेक ठिकाणी महालक्ष्मी असेही म्हटले जाते.

थोडक्यात, गणपती उत्सवामध्ये गौरीचे आगमन गणपतीशी असलेले तिचे आई किंवा बहीण या दोन्ही रूपातील नाते दर्शवते आणि तिच्या पूजनाने घरात समृद्धी व आनंद येतो, अशी सर्वमान्य श्रद्धा आहे.

ज्येष्ठागौरी पूजनाची कथा

समुद्रमंथन या पौराणिक कथेनुसार समुद्रमंथनातून हलाहल विषानंतर श्रीलक्ष्मी आणि तिची ज्येष्ठ बहीण श्रीअलक्ष्मीचा (ज्येष्ठा देवी) जन्म झाला. श्रीलक्ष्मी आणि श्रीअलक्ष्मी या दोन बहिणी म्हणजे जणू नाण्याच्या दोन विरुद्ध बाजू. परंतु लक्ष्मी सोबतच तिची ही थोरली बहिण 'अलक्ष्मी' देखील पूजनीय आहे. लिंग महापुराणा नुसार आणि पद्म पुराणात समुद्रमंथनाच्या वेळी समुद्रातून ही प्रथम आली म्हणून हिला ज्येष्ठा हे नाव मिळाले.



9. You Wrote it

Sir, Congratulations for achieving such award . 🌹 🌹 Really We r proud of u. 🌹
🌹 I used to give ur example to so many friends.n youngster. Currently we r in Seattle, U
S A for two months. We have celebrated Yoga Day in USA. We disussed our Yoga
memories of three sisters trip. 🌹 Wishing u all the best in ur future career. 🌹 🌹

- Akshay Mahajan,

Congratulations for your hunger to do social service.
Very good observation and study. You have narrated all
the aspects of life. In short vari demonstrates us how
life is simple and how we are making it complex by using
artificial intelligence. Thank you for sending message.

-M S Jagirdar

Chhan lekh ahe V sadhya chi samajik paristhiti hich ahe
tyawar upay 90% barobar ahe

Mrs छापरवाल 🙏

असली साक्षरता वित्तीय साक्षरता ही है। क्योंकि आजकल बड़े-बड़े
पढ़े लिखे लोग गलत निवेश के कारण बर्बाद हो रहे हैं।

- Adv. दिनेश शर्मा पुलगाव

It's a great honour for everyone 🙌
Many many hearty congratulations
sirji 🌸

रामावतार साबू

You always go out of the way to help,
teach , guide & counsel Jai HARI Vitthal

एडवोकेट जॉयदीप चॅटर्जी 🙏

Thank
you

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