



© Photograph by Sneha Sharma at Pithogarth, Uttarakhand.



TDK & CO

NEWSLETTER JULY, 2016

33RD EDITION

CONTENTS

[PARTNER'S MESSAGE](#)

[UPDATES FOR THE MONTH](#)

[DUE DATES FOR THE MONTH](#)

[ARTICLE OF THE COMMON INTEREST](#)

[DID YOU KNOW???](#)

[KNOWLEDGE BANK](#)

[QUOTE FOR THE MONTH](#)

[ON THE LIGHTER SIDE OF LIFE](#)

[SELF INSPIRATIONAL OR MOTIVATIONAL ARTICLE](#)

[BIRTHDAYS IN THE MONTH](#)

[EDITORS' CHOICE](#)

[SOCIAL MESSAGE](#)

[EMPLOYEE OF THE MONTH](#)

[STUDENTS' CORNER](#)

[CLIENT'S CORNER](#)

[CONTACT INFORMATION](#)

PARTNER'S MESSAGE

Dear Friends,

'START UP' SKILL SETS

The other day I was reading an article titled "Don't dream of Revenue" written by none less than Ms. Uma Shashikant – Chairman of Centre of Investment Education & Learning. The title of this article surprised me. 'Why cannot every one dream of better income, better life style etc'. I never realized the positive side of this article. As human as we are, we only see the negativity in an individual! Little did I know that I will be writing an article on this.



The author goes on to write about her driver called Alex. Alex a 25 years old management graduate was previously driving for Uber. Before taking up job with Uber he was working in a multinational firm that recruited him from campus. Ambitious as he is Alex now wants to launch and set up a men's formal wear store. The demand for such a store is because branded pre stitched garments require a correct fit and also the customer requires consultancy on the kind of cut that suited him best. Alex would employ tailors who were out of business. He would get them to replicate shirts and trousers of good brands, at lower prices, and make it easy for men to choose and modify. The store would be in a lower cost suburb. She notes that "There is new breed of young people who are keen to set up business that solve small problems in a sensible way. They are willing to take a risk of not earning a steady income, but are enthused by the prospect of doing better as they learn how to conduct their business" Alex asked the author of the article what a finance person would she advise him. Here is gist of what she told:

Initial capital is a precious commodity: The ground rule is that it has to last until the sales revenue comes in. Alex should find out who will buy his first 100 shirts.

The working capital is a killer. The whole cycle from payment to workmen till making first sale and how long the first sales will happen is critical.

Third, the crux of the business plan is about how costs and revenue will be sequenced. That is incur costs upfront, with the revenue being at the mercy of the customers who walk in and buy. A painful trickle of sales will not be enough to cover the costs. In a brief we have to romanticize the revenue while the cost was real.

That in essence is the "finance" problem.

To add further flavor to this story will not this be on-line portal to be able to procure orders on line based on designs and then hand them out to tailors who will stitch the shirts in their own shops, a virtual business and run it from his desk tops, connecting various elements of ordering and delivery? Yes, it is. She asked Alex reasons for rejecting the first job and whether it was because it involved selling. Here the “cat was out of the bag” since he sheepishly admitted to the same.



Arising out of the above story I am trying to learn “life skills” and apply in all situations in our life:

Assertiveness: This is ability to say “No” to certain situations. Alex was not satisfied on the first job till he founded a company of his own.

Time Management: Alex finally included virtual business so that he could plan, organize, and coordinate things effectively. The central principle of time management is to spend your time doing the things that you value or that helps you achieve your goals. No doubt Alex quit the first job since he avoided the job of selling. But he learnt the same in a hard way.

Rational Thinking: Here Alex is trying to ‘solve the small problem in a sensible way’ general problem of men since most men did not care much about choice when it came to clothes and they wanted to have few white shirts and trousers.

Improving Relationship: The key to a sound lasting relationship is communication. Alex finally settled the same by procuring the orders based on the customer’s design requirement through on line portal.

Self-care: Keeping oneself healthy, fit, and relaxed helps to reduce stress. Alex did not mind changing job when the senior manager’s hands were too full to mentor a young recruit like him. He managed the stress very well and moved out of the company.

Positive Attitude: Being open to new ideas was a great factor in Alex since he looked at the general need of the people and he came out with new concepts.

Social support: Research shows that a healthy and supportive relationship can reduce stress and improve your overall health and sense of wellbeing.

- CA R. KUMAR

UPDATES FOR THE MONTH

❖ INCOME TAX

✚ Threshold Limit of Tax Audit u/s 44AB and 44AD.

Section 44AB of the Income Tax Act, 1961 makes it obligatory for every person carrying on business to get his accounts of any previous year audited if his total sales, turnover or gross receipts exceed One Crore Rupees.

However, if an eligible person opts for presumptive taxation scheme as per Section 44AD (1) of the Act, he shall not be required to get his accounts audited if the total turnover or gross receipts of the relevant previous year does not exceed Two Crore Rupees. The higher threshold for non-audit of accounts has been given only to assessee's opting for presumptive taxation scheme under Section 44AD.

[<<BACK TO MENU](#)

DUE DATES FOR THE MONTH



15 th July	PF payment for June 2016 (5 grace days are allowed).
21 st July	MVAT and CST payment and return for the month of June 2016/first quarter of FY 2016-17.
21 st July	ESIC Payment and return for the month of June by all type of entities.
25 th July	Provident Fund Return for the month of June 2016.
31 th July	Filing of Quarterly TDS Return for period April to June 2016.
31 st July	PTRC payment and return for the month of June 2016.
31 st July	Filing of Income Tax Return for A. Y. 2016 – 2017 for non-corporate assessee's to whom Tax Audit is not applicable.

ARTICLE OF THE COMMON INTEREST

REASONS FOR FILING INCOME TAX RETURN EVEN IN CASE OF NO TAXABLE INCOME

Whether a return should be filed or not depends on your income level. When total income is within the minimum exemption limit, it's not compulsory to file a tax return. The minimum exemption limit is Rs. 2.5 lakh if you are less than 60 years old. For those who between 60 and 80 years of age, income is exempt up to Rs. 3 lakh. And for those who are 80 years and above Rs.5 lakh is the exemption. It may come as a surprise that return filing may be mandatory or beneficial in some circumstances where you do not have taxable income. Let's understand them in detail:

➤ **Ownership of foreign assets or foreign bank accounts:**

Return filing is mandatory if a person is a resident as per the Income Tax Act, 1961 and owns foreign assets, has a financial interest in an entity located outside India or has a foreign bank account. This applies even though his income is below basic exemption limit or no income at all. Non-reporting of foreign assets has attracted a lot of attention from the tax department. Penal provisions apply if a person's status is resident and fails to report the details relating to foreign assets. You must file a return and report all your foreign holdings.



➤ **Purchase/Sale of Shares:**

Sale of equity shares result in capital gains/losses. Many a times retired individuals or housewives trade in equity shares but do not report their gains or losses. It is not mandatory to do so when the total income of a person is below basic exemption limit. But if a person has Short Term Capital Losses, they can be adjusted against capital gains. In case losses are not fully adjusted, they can be carried forward for 8 years and adjusted against capital gains in future. These losses can be carried forward by filing the Income Tax Return for the year to which they belong.

➤ **Claiming Income Tax Refund:**

The only way to claim a refund of taxes is by filing income tax return. This applies to NRIs who have less than taxable income but are subject to TDS on rent payments. This also applies in cases where Form 15G/Form 15H could not be submitted timely and TDS was deducted. TDS already deposited in government treasury cannot be refunded by the deductor. It can only be claimed by filing Income Tax return. All returns wherein refund is claimed need to be mandatorily filed online.



➤ **To claim deductions through Income Tax return:**

The basic exemption limit is Rs.2.5 lakhs for normal individuals. If any deductions are being claimed under Chapter VI-A, those can be claimed only by filing Income tax return. So, Rs. 2.5 lakh exemption is the gross income level. If income before deductions is more than this limit, a person should file Income Tax return and claim deductions in the return. This applies even if there is no tax payable.

➤ **Reporting of exempt income:**

Sometimes, a large income is earned, which is exempt from tax, such as commuted pension or tax-free gratuity or long-term capital gains from shares and we do not file a tax return or do not report them. The Government tracks investments and expenses of PAN holders via AIR (Annual Information Report) submitted by banks and financial institutions. Explaining the source of a large investment or expense made via exempt income, becomes much easier when such income is reported in your tax return.

➤ **Planning to apply for a loan or a visa:**

The most trusted indicator of a person's earnings is his tax return. Visa authorities may ask for copies of Income Tax return. Lenders also request for tax return copies as proof of a person's income earning capacity. Sometimes, tax returns also have to be submitted for applying for a credit card. So even though, a person may have less than taxable income he can benefit by filing his returns regularly.

DID YOU KNOW??????

ALL ABOUT KRISHI KALYAN CESS ON SERVICES

Hon'ble Union Finance Minister Mr. Arun Jaitley introduced Krishi Kalyan Cess in the Budget 2016 which is to be levied on the value of all the taxable services at 0.5%. This Krishi Kalyan Cess would be levied over and above the Service Tax and the Swachh Bharat Cess (SBC).

The motive of Krishi Kalyan Cess (KKC) is to improve agriculture with new initiative and technology. KKC has become applicable from 1st June 2016.

Meaning of Cess and Krishi Kalyan Cess :

A Cess is a type of tax which the Government levies and collects which is to be used for some specific purpose. The amount of Cess which the Government collects is to be used only for that specific purpose.

At present, KKC has been levied only with Service Tax. Thus, the effective rate of Service Tax which was 14.5 % (14%+0.5% SBC) has now become 15 % (14% + 0.5% SBC + 0.5% KKC).



However, it is to be noted that a service provider cannot mention the rate of Service Tax as 15%. He must provide the break-up of the Service Tax and Cesses as follows:

Service Tax	@ 14%
Swachh Bharat Cess	@ 0.5%
Krishi Kalyan Cess	@ 0.5%

Applicability of Krishi Kalyan Cess :

Krishi Kalyan Cess is applicable from 1st June 2016 on all the taxable services. However, if a service has been provided before 1st June 2016 and payment has been collected on or after 1st June 2016, Krishi Kalyan Cess would be leviable.

In case of part payment received, the part of payment received before 1st June 2016 will not attract Krishi Kalyan Cess and the part which is received on or after 1st June 2016 will attract Krishi Kalyan Cess.

Accounting Codes for Krishi Kalyan Cess :

S.No.	Krishi Kalyan Cess (Minor Head)	Tax Collection	Other Receipts (Interest)	Deduct Refunds	Penalties
1	0044-00-507	00441509	00441510	00441511	00441512

Other important points regarding Krishi Kalyan Cess :

- Service providers can take CENVAT CREDIT of Krishi Kalyan Cess. But CENVAT Credit of KKC can be utilized only against Krishi Kalyan Cess payable on output services. However, no CENVAT Credit is allowed in case of Swachh Bharat Cess.
- In case of services, on which abatement is allowed while calculating taxable value of service, Krishi Kalyan Cess will apply on the abated value.
- Exporters can avail rebate of Krishi Kalyan Cess.
- SEZ units or developers can avail ab-initio exemption/refund in respect of Krishi Kalyan Cess.



Source – TaxAlertIndia

KNOWLEDGE BANK

SOME HOME LOAN INCENTIVES YOU DON'T KNOW

Here goes a list of six lesser known and often-missed tax benefits on home loans:

➤ **You can claim tax benefit on interest paid even if you missed an EMI.**

Unlike the deduction on property taxes or principal repayment of home loan, which are available on 'payment' basis, the deduction on interest is available on accrual basis. Meaning, even if you have missed a few EMIs during a financial year, you would still be eligible to claim deduction on the interest part of the EMI for the entire year.

However, retain the documents showing the deduction so that you can substantiate if questioned by tax authorities. The principal repayment deduction under Section 80C, however, is available only on actual repayments.

➤ **Processing fee is tax deductible.**

Most taxpayers are unaware that charges related to their loan qualify for tax deduction. As per law, these charges are considered as interest and therefore deduction on the same can be claimed. Under the Income Tax Act, Section 2(28a) defines the term interest as 'interest payable in any manner in respect of any money borrowed or debt incurred (including a deposit, claim or other similar right or obligation).

Moreover, there is a tribunal judgement which held that processing fee is linked to services rendered by the bank in relation to loan granted and is thus covered under service fee. Therefore, it is eligible for deduction under Section 24 against income from house property. Other charges also come under this category but penal charges do not.

➤ **Principal repayment tax benefit is reversed if you sell before 5 years.**

You score negative tax points if you sell a house within five years from the date of purchase, or, five years from the date of taking the home loan. As per rules, any deduction claimed under Section 80C in respect to principal repayment of housing loan, would get reversed and added to your annual taxable income in the year in which the property is sold and you will be taxed at current rates. Thankfully, the loan amortisation tables are such that the repayment schedule is interest heavy and the tax-reversal rule only apply to Section 80C.

➤ **Loans from relatives and friends are eligible for tax deduction.**

You can claim a deduction under Section 24 for interest repayment on loans taken from anyone provided the purpose of the loan is purchase or construction of a property. You can also claim deduction for money borrowed from individuals for reconstruction and repairs of property. It does not have to be from a bank. For tax purposes, the loan is not relevant, the usage is.

The taxpayer should be able to satisfy the assessing officer how the loan has been utilised for constructing or purchasing a house property and completion of construction was within five years and other conditions are met.

Remember, the lender must also file an income-tax return reporting the interest income and paying tax on it. The interest charged should be reasonable and a legal certificate of interest should be provided by the lender along with name, address and PAN. This rule, however, is only applicable for interest repayment. You will lose all tax benefits for principal repayment if you do not borrow from a scheduled bank or employer. The additional benefit of Rs. 50,000 under Section 80EE is also not available.

➤ **You may not be eligible for tax break even if you are just a co-borrower.**

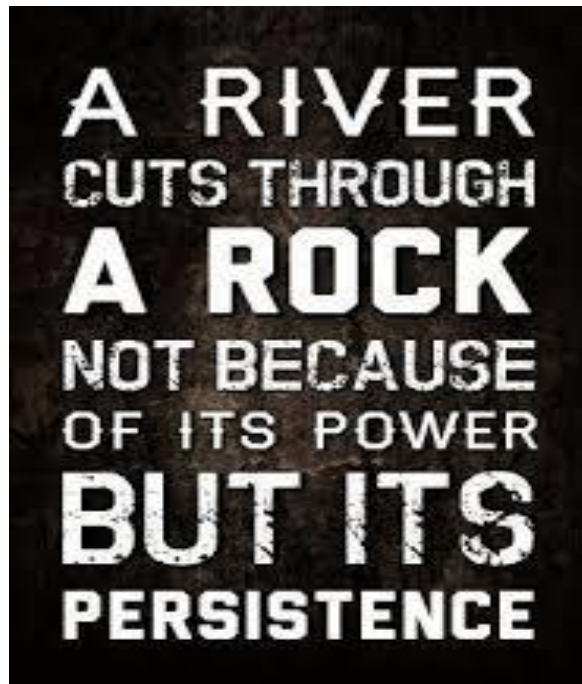
You cannot claim a tax break on a home loan even if you may be the one who is paying the EMI. For one, if your parents own a property for which you are paying the EMIs, you can't claim breaks unless you co-own the property. "You have to be both an owner and a borrower to claim benefits. If either of the titles is missing you are not eligible," Even if you own a property with your spouse, you can't claim deductions if your name's not on the loan book as a co-borrower.



➤ **You can claim pre-construction period interest for up to 5 years.**

You know you can start claiming your home loan benefits once the construction is complete and you receive possession. So, what happens to the installments you made during the construction or before you got the keys to the house? As per rules, you cannot claim principal repayment but interest paid during the period can be accrued and claimed post-possession. "The law provides a deferred deduction on the interest payable during pre-construction period. The deduction on such interest is available equally over a period of 5 years starting from the year of possession,"

QUOTE OF THE MONTH



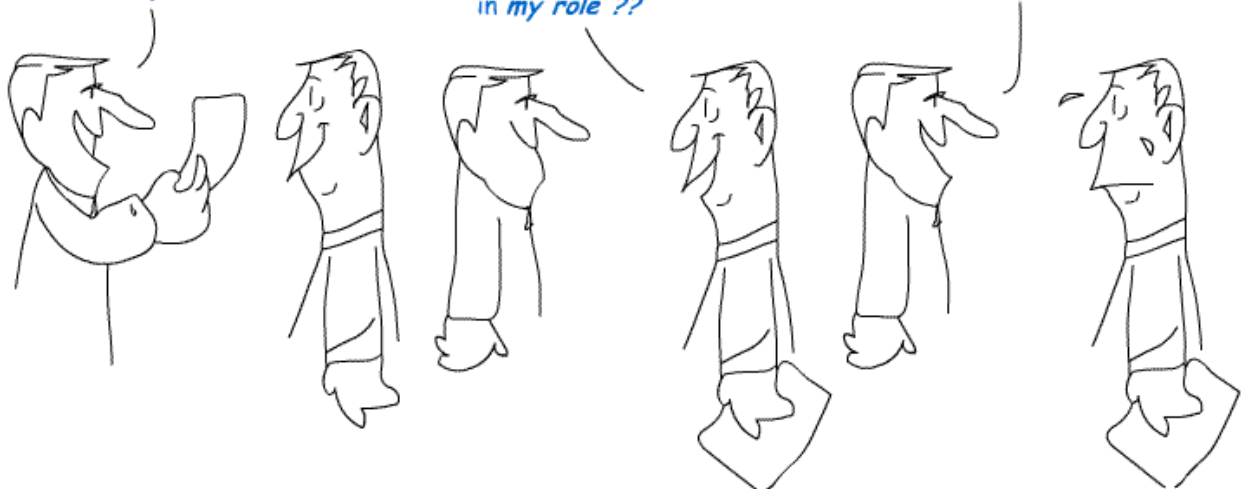
[<<BACK TO MENU](#)

ON THE LIGHTER SIDE OF LIFE

Here....The Management is
pleased to promote you as
Sr. Asst. Dy. Sales Director..!!!

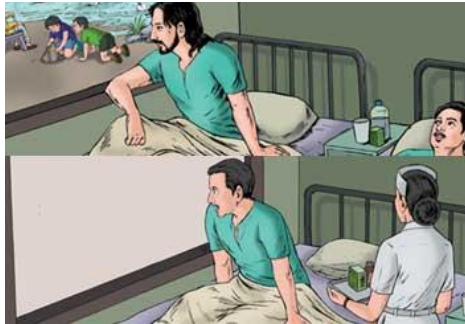
Sir, what will be the change
in my role ??

None....You will continue
functioning as
Sr. Sales Engineer !!!



SELF INSPIRATIONAL OR MOTIVATIONAL

THE WINDOW STORY OF INSPIRATION



It's story of two men who were both seriously ill and occupied same room at hospital.

One man was next to room's only window and allowed to get only for one hour to sit up during his treatment of lungs. Other man had to spend all day lying flat on his back.

Both men talked for hours. They spoke about their wives, families, home, job, vacation. Every afternoon when men next to room window would sit, he would pass time by describing scenery outside window to his roommate.

The man in the other bed would love that one hour periods where his world would be broadening and activities and colors of outside world. As the man by the window described all the exquisite details of outside world and other man would close his eyes and imagine those scenes.

One afternoon man by the window described a very beautiful parade passing by the window. In spite other man couldn't hear the band but he could imagine all the things man by window described him. Suddenly a thought crossed his mind, "Why should he have all the pleasure of seeing everything and I get to see nothing."

As days passed the guy started to miss seeing sights more and more. His envy got over him and soon turned him sour. He was unable to sleep and thought now should control his life.

Late one night as he was lying looking at the ceiling, the man by window started coughing. He was choking on his fluids and other man watched in dim light of room, as the struggling man by window was trying to get hold for button to call for help. Even after listening this other man never moved, never pushed his own button which would have bought nurse running. In less than five minutes the man by the window stopped choking along with sound of breathing. Now there was only deathly silence.

Next morning nurse arrived to bring water for both of them. She saw the lifeless body of the man by window. As soon as man found it appropriate he asked if he could move to bed next to window. The nurse made the switch and after making sure he was comfortable, she left him alone.

After moving to bed next to window, slowly painfully he tried to get up to take his first look outside the window. He was excited that he would finally get to see outside window. He slowly turns to look out the window beside the bed and to his surprise window was facing "Blank Wall".

Moral:

It's our choice to keep Positive Attitude towards Life. Circumstances are just parts of what makes us Joyful. Pursuit of Happiness is an Inward Journey. If we continue to bit our lips, and just before we begin to complain we should shoot that seemingly harmless negative thought as it germinates, we will find there is much rejoice about.

Source – WELINGKAR UNIVERSITY

– **KINISHA TANK**

BIRTHDAYS IN THE MONTH

MAYURI CHEMBURKAR – 3RD JULY

SHIVANI TAKAWALE – 25TH JULY



EDITORS' CHOICE

FOR BLACK MONEY, LOOK IN INDIA, NOT SWITZERLAND



The study, presented to the Finance Minister and the newly-set up SIT on black money, says the extent of unaccounted money generated in today's globalized Indian economy could go up to 71% of India's GDP.

India's GDP is roughly \$2 trillion. This means the parallel economy

could be of the order of \$1.4 trillion. This is particularly significant because most studies done on India's black economy in the past, especially the pre-liberalization era, put the value of the parallel economy at less than 30% of GDP.

The current study by NIPFP reckons the parallel economy may have multiplied in the past 25 years. This period also saw India's deeper integration with the world economy which itself may have further boosted the growth of India's parallel economy.

The report provides an illustration of how political parties are a big conduit for carrying black money. In one significant table it shows what percentage of the donations received by political parties are constituted by contributions of less than Rs. 20,000. Almost all parties claim to receive over 80% of their funds in denomination of less than Rs. 20,000. In effect, political parties are claiming they receives less than 20% of their total donations from big corporates who pay large amounts! This is plainly absurd.

Overall the political significance of the NIPFP report is that the BJP government may be forced to look inward to deal with the menace of black money rather than focus all its attention on Swiss bank accounts held by Indians.

In any case, there is serious doubt whether \$400 to \$500 billion belonging to Indians would be sitting in Swiss accounts. Officially, the Swiss authorities have reportedly claimed Indians have less than \$3 billion in banks based in Switzerland. The empirical origin of the \$500 billion figure is yet unknown. This figure got popularized when a CBI Director casually mentioned it to the Supreme Court where a Public Interest Litigation was filed in regard to getting Indian money back from Swiss accounts. In any case, the Swiss authorities are

cooperating now and it will soon be known how much money Indians have illegally stashed abroad.

Also, it must be understood that normally illicit monies don't sit idle and they get invested in global assets where returns are high. It is quite possible that individuals and businesses that have black money abroad may have partly invested them back in India or some other place abroad.

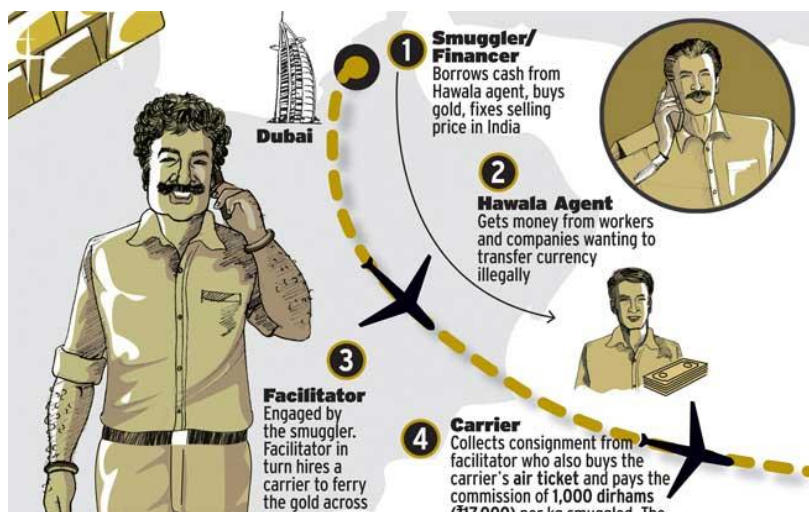
The report says that between 2000 and 2009, India had seen the illicit outflow of funds to the tune of over \$100 billion due to trade invoicing in export and import. It is not surprising that this period also coincided with a massive boom in India's international trade with exports and imports running at over 25% on average. In some years, exports saw 30%plus growth. Many economists and trade experts have wondered from time to time whether part of the export growth recorded during the boom years was indeed real!

The NIPFP report, which is yet to be made public, goes into several sectors of the economy and looks at the unaccounted economic activity. For instance, it reckons that the mining sector could have about 11% unaccounted-for output. This could be due to illegal mining that was so common in states like Karnataka, Goa, Jharkhand etc.

It says gold is probably one of the biggest sources of laundering black money in the economy. Gold is most commonly used for hawala purposes, the report says. There is no real estimate of gold held by people in India. The report suggests there is a need to take formal measures to quantify gold held by individuals on a periodic basis. There are huge data problems in studying the gold market.

The diamond trade is also a big source of laundering money. India imports rough diamonds on a large scale and exports polished diamond. "Sometimes the price of import of polished diamond exceeds that of export suggesting over invoicing of export or under-invoicing of import," the report claims. This helps in laundering cash.

Another big source of generation of black money is the real estate sector which has witnessed an unprecedented boom in the past ten years or so. The report suggests that in Delhi, the ratio of unaccounted value of real estate transactions to the total value is as high as 78%. The same ratio is 50% in Kolkata and Bangalore.



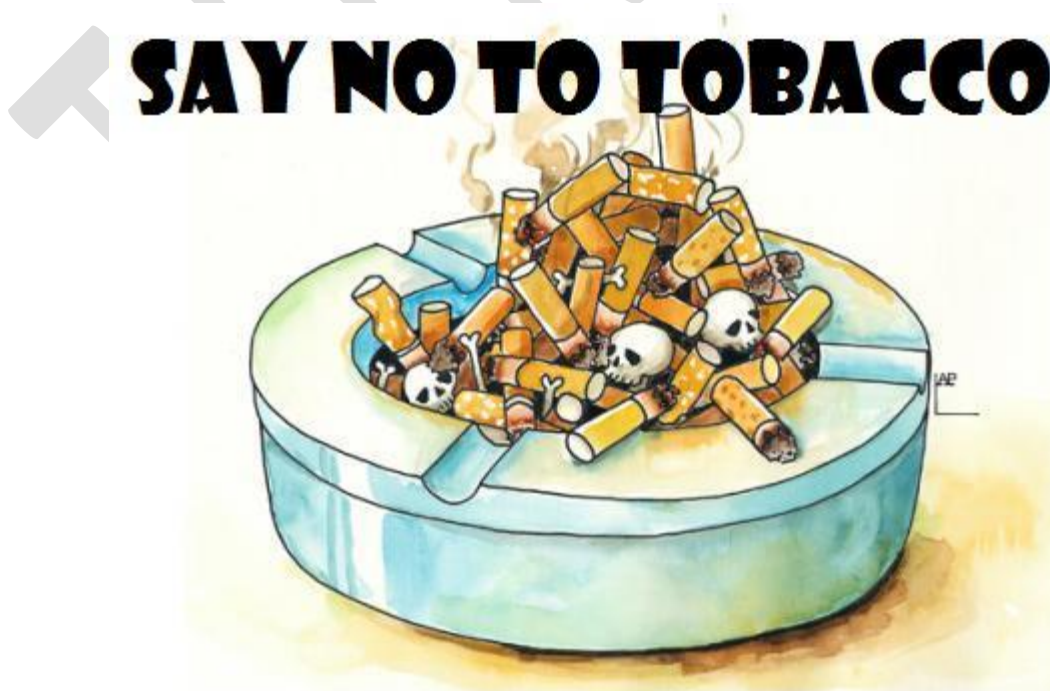
In smaller towns and semi-urban centres, nearly 100% of property transactions are conducted in cash. The report implies that the real estate market is probably as non-transparent as the gold market. The stock markets, especially what traders describe as "Dabba market" or grey market, also remains one of the key sources of creating and laundering black money. The report says the present regulatory framework is totally inadequate in dealing with such grey markets.

The study also examines how big social sector programs of the government also generate black money when the funds are appropriated by those not intended to benefit. It takes MNREGA as an example where some states saw funds leakage to the tune of over 30% to 40% and this money becomes unaccounted as it is used to buy real estate or some other assets by the unintended beneficiary.

The significance of the NIPFP report is that the new government as well as the SIT on black money will probably end up focusing a lot more on the domestic sources of black money which could also have links with foreign accounts as money moves seamlessly across borders in the age of globalization.

Source – NDTV

SOCIAL MESSAGE



EMPLOYEE OF THE MONTH

STUDYING AT NIGHT

This article is an explanation of how I study at night and survive my examination seasons. Study at night If you are the kind of student who doesn't like to study or work during the day, or is busy with other occupations in the day and has time to study only at night, then this article is for you my dears.



Studying at night isn't as mammoth a task as it may seem to you. One just needs to figure out how to beat sleep for about an hour or so. Once that happens, you will be beyond that point of sleepiness and will be able to work till your brain literally shuts down and puts you to bed without you even realizing it. In the meantime, here is how you can effectively study at night:

➤ **Just to be safe, set little alarms:**

If you study night think you will fall asleep, set alarms for every hour or ever half an hour, whichever you think is suitable. If your phone or clock keeps ringing in that irritating manner, you will be forced to stay awake and when you're awake, you might as well study.

➤ **Drink lots of beverages:**

Tea, coffee, energy drinks, you name it. Anything that will give you instant energy will help you stay awake and will also keep you alert. Too much caffeine is not good for your system, as it will be harmful in the long run. So try to stay away from coffee and energy drinks. Keep a can of RedBull or café Cuba (these have turned out to be most effective for me) as an emergency and just rely on cold water or juice and your will power for the rest of the time.

➤ **Keep away from electronic devices while study at night:**

To study night at be in a room or area where you can't be distracted by your cell phone, the internet, the laptop, television, or anything that can take you away from your studies. If you're a reader, keep books and

novels away. In desperate times like the examinations, someone who hates a certain genre will still read it because it's the only available option. The only books and appliances around you should be your textbooks, notes and internet lacking appliances.

➤ **Try not to study in bed:**

I know it is really comfortable to cuddle up into a blanket on your favorite side of the bed but please don't. There shall come a time when you will be too comfortable and you will fall asleep. Now we don't want that do we? Try and study on a table or desk that is just comfortable enough for long periods of time.

➤ **Take short power naps:**

Before you study night start studying for the night, take a nap for a couple hours at least. Make sure that there is someone or something to wake you up later and make you study. Naps are important because you are already missing out on your sleep. It will take time for your body to adjust to this new pattern of work and sleep but it will happen. Give yourself time, and try to get at least 4 hours of sleep in a day.

➤ **Eat properly:**

If you don't keep yourself healthy, your body will collapse under the entire load you are putting on it. You must keep yourself healthy and energized or you will fall ill, and all your hard work will go whoosh, down the drain. Have healthy and wholesome meals, and keep having small snacks during the night when you are studying. It will help you stay awake for longer.

➤ **Always keep a glass of cold water:**

if you start to fall asleep somewhere during the night, drink a tall glass of really cold water, and splash some on your face as well.

➤ **Take breaks:**

If you start to get really bored (which you will every once in a while), take a small break. Half an hour is good enough. Watch television for a while, listen to some music, and take a walk, anything to freshen up your mind and body a little bit. Then please, get right back to your books and stay focused on them.

➤ **Don't just read through books:**

Reading, even for people who love to read, can be pretty boring sometimes. I suggest that you read, but write as well. Highlight points, write notes, make documents or reference notes for all the important topics that you are studying. This will keep your mind alert, your body working constantly, and you will be able to retain the information for longer and more clearly as well.

➤ **Don't stay in one place all the time:**

Don't keep sitting in one position the entire night. It can be harmful for your body sometimes, and study at night can make you sore and tired as well. Walk around, recite your notes out as loudly as you can without waking anyone and shift your sitting position every once in a while. It will help you stay awake as well.

Well these are some tips that work wonders for me when I have to study till 3 AM for a 10 AM examination. If I can do it, so can you! Just remember to take care of yourself and motivate yourself by thinking about all the time you will have to sleep after your exams are over!

- **SNEHA SHARMA**

STUDENT'S CORNER

HOW TO INCREASE CONCENTRATION POWER



Tips To Increase Concentration Power For Proper Study

Some people have very good concentration power while many others suffer from poor concentration. As a student, it is necessary that you have good concentration power so that you can focus on your studies at will and with ease.

But a big question for many of us who are not able to concentrate on a given task for long is, how to increase concentration power? Well, the answer is simple... in fact very simple.

You can yourself note that whenever you are reading something short like the above paragraph that you just read, it was not that difficult to apply concentration and read through the entire text but the moment you have something to read which runs into paragraphs without any breaks in between, you struggle to exhibit the same levels of concentration.

So the important point is to understand your current levels of concentration and to judge and take inventory as to for how long you can concentrate on something. The duration could be 15 minute or it could also be 30 minutes. In some extreme cases people are able to concentrate for more than a couple of hours!

Now I presume that you are one among the ones who find it hard to focus for more than 30-40 minutes. If you are fine with me presuming that for you – read further!

The secret to improving concentration on a task is to answer one simple question – why are you doing that task or what you wish to accomplish by doing it.

Most of the times we tend to pick up a subject to study randomly and just begin to study it without answering the most important question – why?

The secret of improving concentration on any task or study is to first answer a question in your mind that why you are doing that task and what you wish to accomplish by doing it. The key is that you must have a question in your mind before you begin with the task and that question should get answered once you finish doing that task or study.

Let's take for example this article that you are reading. Before you began reading this article – you had a question in mind which said, “How can I improve my concentration power?” and then you went ahead with the task of reading this article.

Since you began with a question in mind, you would notice that you are able to concentrate on reading this article better. The reason for this is a scientific fact and study that says that our mind is a goal striving mechanism. It loves finding answers and it loves solving situations. The moment you give you mind a question and then begin with the task keeping in mind that you are going to find an answer to that question – trust me most often than not you will not only concentrate better on the task but will also be able to find the answer to the question that you began with.

If you wish to improve concentration while studying something – always begin with a question in mind, which is how to get focus? The more questions the better it is. Having questions in mind, gives you mind the necessary direction and then it (by nature) starts focusing on the task and begin to search for the answer. In such situations, you would indirectly find yourself concentrating on the task.

In the other case what happens is, you begin reading something without a question and there is nothing that the mind is searching in that thereby losing focus and concentration easily.

If you wish to wish increase concentration power the simplest way to do this is thinking and creating a lot of questions that you will seek answer to while studying something!

Source – Super Power Student by CA Nitin Soni

CLIENT'S CORNER

BEST DEAL OF LIFE



If you really want the best deal in life, stop making deals. The deal will happen if it's necessary? It won't happen if it's not. Once we're in this world, there are transactions, personal or otherwise. To get mileage out of a deal, you have to first assess the level of intelligence of the other party. If you just give of yourself and see how both of you can benefit from the deal. Then whenever possible it

will happen.

Yes, deals are subject to many conditions such as market situations, economic conditions or the world situation but if you establish your inner way of being and are doing the best you can do then what has to happen, according to your capability will happen.

What you can't too won't happen anyway. However, if your whole life is about making deals you'll be miserable. God never made a deal with anybody, in a way everybody is a business man. Everybody is trying to pull off some deal! some in the market place, another be at home, in the temple and other even with spiritual process but everybody is trying to pull off a deal.

When you get a good deal you are civilized and nice but if a deal goes bad. You yell and scream. Don't worry about always pulling off deals. Deals and more deals. Just learn to offer yourself which is the best possible thing that you can offer. Then naturally people will take it if it's what they need. Why don't you just fall in love with the whole situation?

Then work will become effortless.

Source- Jadhguru Jaggi Vasudev

-A N DAMODAR RAO

CONTACT INFORMATION

For further information, please contact

T D K & CO.

102, Lotus Heights,
15th Road, Opp. Gandhi Maidan,
Chembur,
Mumbai – 400 071
T: (91-22) 2528 1296
F: (91-22) 2529 3841

info@tdk.net.in
www.tdk.net.in

Branch Office at:

Pune Branch Office

A-15, Windmill Village,
61-75, Shiv-Shailam Developers,
Bhavdhan Budruk,
Pune - 411 021

Ahmedabad Branch Office

13, Dipavali,
Narayan Nagar Road,
Vishwakunj Cross Road,
Paldi, Ahmedabad – 380 007.

Vapi Branch Office

1st Floor,
Saakar Aakar Motor Complex
N H No.8, Gunjan,
Vapi - 396195

Disclaimer:

This publication is general in nature. In this publication, we have endeavored to analyze certain significant aspects of the topics covered in this publication. It may be noted that nothing contained in this publication should be regarded as our opinion and facts of each case will need to be analyzed to ascertain applicability or otherwise of the topics covered in this publication. Appropriate professional advice should be sought for applicability of legal provisions based on specific facts. We are not responsible for any liability arising from any statements or errors contained in this publication.

JULY, 2016

© T D K & CO., 2016

COMPILED & EDITED BY
APPROVED BY

: SUMAIYA MUJAWAR & RAHUL GOGATE
: SHRADDHA MOTA