The Institute of Chartered Accountants of India
Southern India Chartered Accountants Students Association

SICASA of SIRC Of ICAI



JULY NEWSLETTER

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Southern India Chartered Accountants Students Association

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CHAIRMAN'S MESSAGE



Dear CA Aspirants,

"Effort doesn't guarantee success, but no success is possible without effort."

As we welcome the month of July, we enter a period filled with renewed academic focus, professional engagement, and preparation for the exciting challenges ahead. Whether you're immersed in revision, gaining real-time exposure through articleship, or attending knowledge sessions, this is your time to grow;intellectually and personally.

For those preparing for the September 2025 CA Intermediate exams, July is your golden window. At this stage, clarity matters more than coverage. Rather than adding new material, channel your time into structured revision, conceptual reinforcement, and exam simulation. Practice solving past attempt questions under timed conditions, and analyze your answers with a critical eye. Focus on precision, presentation, and logic - hallmarks of a strong CA paper.

Remember, revision without application is incomplete. Actively recall topics, attempt integrated case-based MCQs, and use ICAI's BoS resources to sharpen your approach. The mock test series, both online and offline, can help you benchmark your progress realistically.

For students currently pursuing articleship, I acknowledge the tightrope you walk–balancing long work hours with demanding study plans. Strategic time management and selective study focus will be key. Make the most of the real-world exposure you receive. Many of your theoretical concepts will find real meaning at your workplace. Let your learning be driven by curiosity and reflection, not just syllabus deadlines.

This month, we at SICASA of SIRC have lined up several initiatives including:

· A seminar on ITR Filing - Tailored to equip you with hands-on tax filing insights.

· A valuation masterclass - To strengthen your understanding of financial instruments.

· Flashpoint Mastery - A focused revision series for Intermediate students.

· Volunteers' Meet - A gathering of young minds to collaborate for our upcoming Members Conference.

I urge you to participate actively, ask questions, share insights, and grow with your peers. These aren't just events–they are stepping stones toward becoming capable, confident professionals.

Lastly, amidst all the hustle, don't forget your well-being. Take regular breaks, eat well, and stay physically active. Your mind performs best when the body is well cared for. Even 10 minutes of mindfulness or exercise a day can make a noticeable difference in your focus and retention.

As always, SICASA remains committed to being your academic and professional support system. Please don't hesitate to reach out with your ideas, concerns, or feedback. Together, let's continue nurturing a culture of integrity, excellence, and innovation in our fraternity.

With warm wishes and belief in your journey,

CA PRAMOD HEGDE

Chairman, SICASA of SIRC of ICAI

NEWS WRAPPED UP

MARKETS now

Markets shift as U.S. equities rally and dollar strengthens; investors unwind bearish bets. European and emerging markets face pressure

- Tsunami response success after powerful 8.8-magnitude quake near Russia's Kamchatka, with minimal damage due to rapid global alerts and evacuations.
- Gaza famine declared unfolding, with skyrocketing malnutrition and hunger-related deaths amid aid blockades. UN-backed groups warn of catastrophic consequences.
- IMF revises global growth forecast upward to ~3 %, but flags ongoing risks from tariffs, geopolitical tensions, and fiscal deficits
- U.S. imposes steep new tariffs (e.g. copper 50 %, South Korean goods 15–25 %) ahead of an August deadline. Canada also targeted from August 1

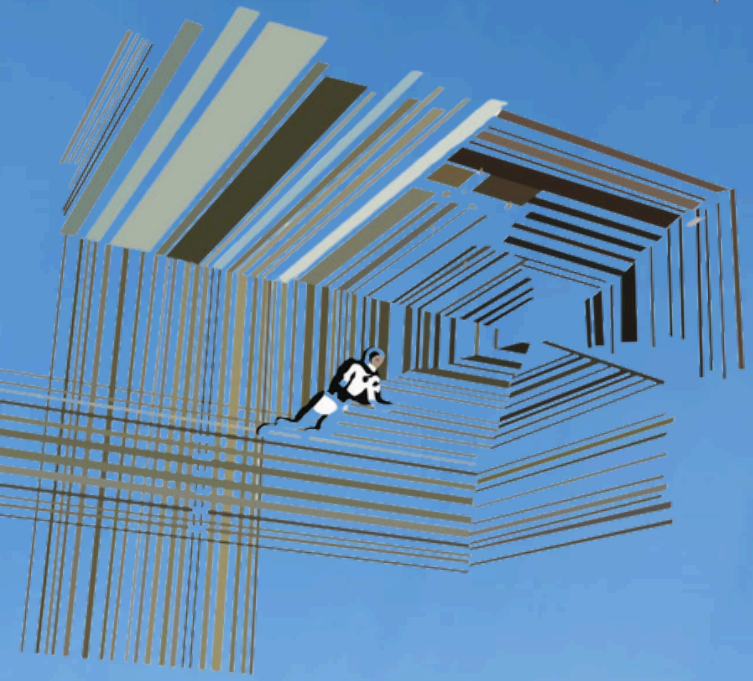
Trump-Netanyahu White House meetings on Gaza ceasefire, with U.S. envoy claiming progress but no finalized deal.

Israeli–Palestinian conflict intensifies: 80+ Palestinians killed seeking aid; dozens killed in stampedes and through tear gas; Gaza death toll tops tens of thousands.

BRICS summit held July 6 in Rio, focusing on Cooperation for Global South, AI governance, climate and health financing. Declaration affirms expanded institutional cooperation.

London Trans+ Pride on July 26 draws over 100K participants, the largest march of its kind, amid UK policy disputes on trans rights.

International Tiger Day (July 29): India and 12 nations commemorate conservation, India highlights success doubling tiger population over last decade.



Asteroid 2025 OL1 safely flies by Earth on July 30, at ~1.3 million km, no risk; underscores importance of global monitoring



TECHNICAL ARTICLES

DOUBLE TROUBLE OR DOUBLE RELIEF? DTAA AND INDIAN FREELANCERS ABROAD

This paper explores how the Double Taxation Avoidance Agreement (DTAA) affects Indian freelancers earning from foreign clients. It highlights key provisions, relief methods, and compliance requirements, while addressing common challenges like tax residency and documentation. The study assesses whether DTAA provides true tax relief or adds complexity, offering practical insights for freelancers navigating cross-border taxation.

DTAA-DEFINITION AND PURPOSE

DTAA stands for Double Taxation Avoidance Agreement. It is a treaty signed between different nations to prevent double taxation internationally.

- India has signed DTAA with 85 countries to avoid taxation on the same income twice.

This treaty covers the individuals residing in one country and generating income from the other.

- DTAA encourages trade in goods and services, capital investment, and other economic activities between two nations.
- Both countries agree upon a specific tax rate for the income generated in one country and earned by the resident of a different country.
- DTAA income tax may cover all forms of income or some specific ones based on the business type or position held by the citizen of one country in the other country.

Income categories covered by DTAA are, Capital gains, Property, Salary, Fixed Deposit Accounts, Savings etc.

INDIAN FREELANCERS AND TAXATION

As per Section 28, freelance earnings are categorized under "Income from Business or Profession", and Section 139(1) mandates freelancers to file Income Tax Returns (ITR) if their income exceeds ₹2.5 lakh.

Additionally, Section 44ADA provides an optional presumptive taxation scheme for freelancers earning up to ₹50 lakh, allowing them to declare 50% of their income as profit without maintaining detailed expense records.

Freelancing services are categorized under "supply of services" (Section 7), and most professional services attract 18% GST. As per Section 22, freelancers must register under GST if their turnover exceeds ₹20 lakh (₹10 lakh for special category states).Additionally, freelancers can claim Input Tax Credit (ITC) under Section 16, allowing deductions for business-related GST expenses like software, office rent, and professional subscriptions.

As per Section 5 of the Income Tax Act, 1961, all global income of an Indian resident is taxable in India.

Additionally, freelancers receiving foreign payments must comply with FEMA provisions to ensure proper documentation, such as obtaining a Foreign Inward Remittance Certificate (FIRC) from their bank. In cases where tax is deducted in the client's country, freelancers may claim relief under Double Taxation Avoidance Agreements (DTAA) under section 90 of the Income tax Act 1961.

HOW DTAA AFFECTS FREELANCERS?

Meet Riya, a graphic designer based in Chennai. Over the past year, she's built a solid freelance career by working with clients in the US and Germany through platforms like Upwork and direct contracts. Her earnings, entirely in foreign currency are deposited into her Indian bank account every month.
Since Riya lives and works in India, she is an Indian tax resident. According to Indian tax law, this means she must pay tax on her global income, including what she earns from her foreign clients. But here's the twist: one of her clients in Germany deducted 10% tax at source before paying her. That means Riya's income was already taxed abroad, and she's expected to pay tax on it again in India. This is a classic case of double taxation.

This is where the Double Taxation Avoidance Agreement (DTAA) comes in. Because India has a DTAA with Germany, Riya can claim a foreign tax credit for the 10% already paid. So, if her Indian tax liability on that income is 20%, she only needs to pay the remaining 10% in India, avoiding double taxation entirely.

Now consider a different scenario: Riya travels to Canada for six months on a short-term freelance contract. If she stays abroad long enough, she might qualify as a non-resident under Indian tax rules, in which case her foreign income won't be taxed in India.
However, if she remains a tax resident, DTAA with Canada would again help avoid dual tax obligations.

Riya's story highlights how residency status and DTAA shape a freelancer's tax burden.

DTAA RELIEFS

Income taxpayers in India can claim relief under Sections 90, 90A, and 91 of the Income Tax Act of 1961 as per the Double Taxation Avoidance Agreement (DTAA) provisions.
There are two types of reliefs offered to prevent double taxation, which are:

Bilateral Relief
Bilateral relief is for situations in which the DTAA has been signed between the two countries. There are two methods under this segment: exemption and credit methods.

Unilateral Relief
When there is no agreement between the home and resident countries, the home country is responsible for offering tax relief and preventing double taxation. Section 91 discusses the unilateral relief segment in detail.

Difference between Double Taxation Relief and Double Taxation Avoidance

Here are some aspects of double taxation relief and avoidance that highlight their differences:

Double Taxation Relief:

- Tax benefits are provided via bilateral or unilateral means.
- Tax relief is provided either as per the exemption method or the credit method.
- Double Taxation Relief Under Sections 90, 90A, and 91 can be claimed irrespective of whether there is a Double Taxation Avoidance Agreement (DTAA) signed between India and the foreign country.

Double Taxation Avoidance:

• This is applicable as per an agreement between the Indian government and other foreign country governments.
• It stops the governments from levying income tax twice on the same income by providing tax relief.
• Double Taxation Avoidance is applicable under Sections 90 and 90A of the Income Tax Act.

Calculation of Foreign Tax Credit

The foreign tax credit shall be computed separately for each source of income. It shall be lower of
➢ Tax payable on such income under the Income Tax Act and
➢ Taxes paid in the Foreign country;
The Taxes paid in the Foreign country shall be determined by converting foreign currency at TTBR (Telegraphic Transfer Buying Rate) on the last day of the month immediately preceding the month in which the foreign tax has been paid or deducted.

Computing double taxation relief under section 90:

➢ Compute Total Income, i.e., the aggregate of Indian income and Foreign income;
➢ Compute tax on such total income under Income tax;
➢ Compute the average rate of tax (amount of tax divided by total income);
➢ Compute an amount by multiplying such average rate of tax with foreign income;
➢ Compute tax paid in a foreign country
➢ The amount of relief shall be lower of steps 4 and step 5

E.g., Mr. A, an Indian resident, earned an income of Rs. 2,00,000 in India. He also earned income from the USA equivalent to Rs. 3,00,000 (Tax paid in foreign country Rs. 20,000). The tax relief Mr A can claim and the tax he shall be required to pay is computed as follows:

Total income is Rs. 5,00,000 (Rs. 2,00,000 + Rs. 3,00,000)
Tax on global income Rs. 12,500
Average rate of tax is 2.5% (12,500/5,00,000*100)
Tax to be paid in India on foreign income is Rs. 7,500 (3,00,000*2.5/100)
Tax paid in foreign country is Rs. 20,000
The amount of relief shall be lower of step 4 and step 5, i.e., Rs. 7,500

Computing relief under section 91:
➢ Calculate the tax payable in India
➢ Compare the Indian tax rate and foreign tax rate
➢ Multiply the lower tax rate with the doubly taxed income. This will be the amount of relief under section 91.
E.g., Mr. X has doubly taxed foreign income of Rs. 2,00,000. Tax payable in India is at the rate of 30%. The foreign tax rate is 20%. The relief shall be calculated as follows:
Tax payable in India will be Rs. 60,000 (2,00,000*30%)
Lower of the Indian rate of tax (30%) and foreign tax rate (20%) is 20%.
The relief will be Rs. 40,000 (2,00,000*20%)
The amount of relief will be as computed in Step 3, i.e. Rs. 40,000.

DOCUMENTATION & COMPLIANCE

To claim the benefits under a DTAA, NRIs must follow these steps:

1. OBTAIN A TAX RESIDENCY CERTIFICATE (TRC)

The first step for an NRI is to obtain a Tax Residency Certificate (TRC) from the tax authorities of their country of residence. This certificate confirms their status as a tax resident in that country.

2. SUBMIT FORM 10F

Along with the TRC, NRIs must submit Form 10F, which contains additional details required by the Indian tax authorities. This form helps establish the eligibility of the NRI.

3. FILE INCOME TAX RETURNS IN INDIA

Even if the income is exempt under the DTAA, NRIs must file their income tax returns in India. The tax return should disclose all income, and the NRI should claim the applicable benefits.

4. MAINTAIN PROPER DOCUMENTATION

NRIs should keep a record of all relevant documents, including proof of taxes paid abroad and income earned in both countries. This documentation will help when filing returns and claiming tax benefits.

CHALLENGES FACED BY FREELANCERS

While DTAA offers relief, many Indian freelancers face significant challenges in actually benefiting from it. One of the biggest hurdles is the complexity of tax treaties they're filled with legal jargon and clauses that are difficult for a layperson to interpret. Understanding which article applies, how to calculate relief, and how to file the correct forms can be overwhelming.

Another common issue is the delay in receiving tax refunds or foreign tax credits. Freelancers often have to wait months after filing, especially if the documentation is incomplete or mismatched. Currency conversion discrepancies also create problems, foreign income must be reported in INR, and fluctuating exchange rates can lead to inconsistencies.

Lastly, many freelancers lack access to affordable and reliable tax professionals who understand international taxation. As a result, they either overpay taxes or make filing errors, risking penalties. This gap in support makes tax compliance a stressful and risky process for many.

IS DTAA RELIEF ALWAYS BENEFICIAL?

While DTAA is designed to prevent double taxation, it doesn't always guarantee financial relief. In some cases, freelancers may find themselves paying higher total tax due to differences in tax rates and how credit is applied. For instance, if a foreign country deducts a very high withholding tax (say 30%) but the Indian tax on that income is only 15%, the freelancer cannot claim a refund for the excess 15%. The credit is limited to the Indian tax liability, leaving the extra foreign tax as a cost.

Additionally, overlapping tax rules and differing interpretations between countries can create confusion. If residency status or income source is disputed, it can delay or block the DTAA benefit altogether. On the other hand, when used correctly, DTAA can reduce tax burdens and simplify reporting. Thus, while DTAA is helpful in many situations, it can also add complexity and does not always result in a better outcome.

TIPS FOR FREELANCERS TO STAY COMPLIANT

Freelancers should maintain clear records of all invoices, contracts, foreign payments, and tax deducted abroad.

➢ Use tools like QuickBooks, Zoho Books, or Wise for cross-border invoicing and currency conversion tracking.

➢ It's wise to consult a tax advisor, especially if foreign tax is involved or if you're unsure about DTAA provisions.

➢ When filing in India, use ITR-3 or ITR-4, depending on your income type, and report all foreign earnings. Claim tax credit via Form 67 before filing.

➢ Ensure compliance with deadlines, typically July 31st for individuals, to avoid penalties and interest on unpaid taxes.

CONCLUSION

DTAA offers real relief when understood and applied correctly, protecting freelancers from double taxation. However, without clarity, it can lead to confusion and financial setbacks. Freelancers must educate themselves, maintain proper records, seek expert guidance, and file accurately to turn double trouble into double relief.

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NON-TECHNICAL ARTICLES

THE UNFINISHED: NOT HALFWAY DONE, HALFWAY TO EXTRAORDINARY~

The CA journey is often misunderstood. We're often seen as either too busy or too stressed. But the truth is, we're not incomplete — *we're unfinished*. And that's not a weakness. It's a powerful, demanding, and transformative stage.

In moments like these, we can draw inspiration from nature, particularly from one of the most majestic birds, THE EAGLE. It's no surprise that the ICAI logo features an eagle, symbolizing strength, vision, and excellence — the very qualities we strive to build. Even the US dollar, a global symbol of economic might, carries the eagle — bold and unshaken.

Here's how the eagle's qualities echo through the *journey of every CA aspirant* — especially those who are still *"unfinished."*



VISION

Eagles can spot their goal from miles away.

➡️ **Even in chaos, keep your eyes fixed on the prize — your CA qualification. Vision gives purpose to effort.**



COURAGE

Eagles fly through storms, not around them.

➡️ **Face each challenge — tough papers, long hours, uncertainty — not as obstacles, but as winds that lift you higher.**



DETERMINATION

An eagle never abandons its flight midway.

➡️ **Stay the course. Even if you've stumbled or paused, you're not done. You're just in the middle of the climb.**

HIGH STANDARDS

Eagles soar solo and set their own altitude.

➡️ Don't compare your pace to others. Stay committed to quality — in learning, ethics, and mindset.



NURTURING

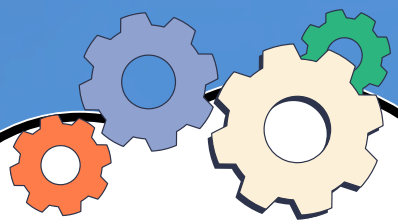
Eagles train their young before letting them fly solo.

➡️ Your articleship and mentors are your trainers - absorbing their wisdom prepares you for independent flight.

RENEWAL

Eagles shed what no longer serves them to begin anew.

➡️ Be willing to change your strategy, habits, and mindset. Growth often comes disguised as discomfort.



PRECISION

Eagles strike with timing, not just power.

➡️ Don't just work hard — work smart. Be intentional in how you prepare, revise, and perform.

We, the *"unfinished,"* are not incomplete or uncertain. We are a work in progress. A CA Final student isn't stuck — *they are rising. Slowly, surely and with purpose.*

Let the eagle in the ICAI emblem remind you that you are not just halfway done — *you are halfway to becoming extraordinary.*

KEEP SOARING. YOUR FLIGHT IS JUST BEGINNING!

-RAKESHRAM



The Power of the Middle Chapter

There is a famous saying that goes, "Halfway, not half done." Ever flipped through a novel and paused midway, right when the plot thickens? That's where we are, not on the first page, not at the climax but somewhere beautifully chaotic in between. The middle isn't a pause. It's a pulse. A point where the sweat starts to shine, where doubts become determination and where the real transformation begins. As CA students or professionals, we often treat the halfway mark like a blurred space, too far from the starting line to turn back and too far from the finish line to celebrate. But what if this very 'middle' is where the extraordinary is quietly building?

The Myth of "Not There Yet"

Many of us feel stuck when we hit the midpoint be it in our CA journey, articleship, revisions, or even in life. We think, "I'm not where I want to be." But here's the thing: being halfway isn't a sign of being lost. It's a sign of progress. The fact that you're in the middle means you didn't quit at the beginning. And you're strong enough to continue toward the end.

Every Chartered Accountant once stood where you're standing in the thick of textbooks, mock tests, unfinished targets and coffee-fueled nights. But they didn't wait for the finish line to feel proud. They embraced the process. They knew the magic wasn't just in the result, but in the resilience built during the grind.

Not Half Empty. Not Half Full. Just Halfway Through Extraordinary

We often measure ourselves by outcomes such as ranks, results, recognition. But the halfway mark isn't about outcome. It's about becoming. It's where learning deepens, skills sharpen and self-belief roots itself.

Look back, isn't this journey already shaping you in ways that success alone never could? The deadlines you met, the chapters you conquered, the doubts you overcame...that's growth. That's the heart of the story.

It's like climbing a mountain. You don't reach the peak in one step. But every step forward, no matter how small, adds to the view. And the higher you go, the clearer it becomes. This isn't the end. This is where the view starts getting breathtaking.

Being halfway isn't a setback but a message that says, You've made it this far. Don't stop now.

So, whether you're mid way through your CA course, between exams or navigating the thick of your articleship, remind yourself that this isn't the boring middle. This is the becoming. The hustle. The story that people will want to hear later when you say, "I didn't give up. I kept going." Celebrate being halfway. Because the story isn't over. It's just getting interesting.

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FinB

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The Jane Street Saga: SEBI's Crackdown on Market Manipulation

Introduction

In a recent development that has drawn widespread attention in the Indian financial markets, the Securities and Exchange Board of India (SEBI) has barred the global trading firm Jane Street and its affiliates from participating in Indian markets. This action was taken after SEBI found that the firm had made around ₹4,800 crores through trading practices it deemed manipulative and unfair. This article explains what exactly happened and why it matters.

Understanding BANK NIFTY and F&O Trading

BANK NIFTY is a stock market index that tracks the performance of 12 major Indian banking companies listed on the NSE (National Stock Exchange). It is a popular benchmark for derivative trading, especially in Futures and Options (F&O), due to its liquidity and volatility.
F&O trading allows traders to speculate on price movements without owning the underlying assets. Retail traders often prefer options trading as it requires a smaller investment compared to directly purchasing stocks or futures. However, this also means greater risk. Between FY22 and FY24, SEBI data indicated that nearly 90% of retail investors in F&O segments faced losses — which naturally implies that some players on the other side were making significant profits. Jane Street was one of them.

How Jane Street Operated

Jane Street began by buying large quantities of banking stocks that are part of the BANK NIFTY index — such as HDFC Bank, ICICI Bank, Axis Bank, and SBI. These purchases caused the prices of these stocks to rise. Since BANK NIFTY is an index based on these stocks, the index rose accordingly. Retail traders, observing this upward movement, began buying call options (contracts that gain value when prices go

up), expecting the rally to continue. However, Jane Street was selling call options at the same time and buying put options (contracts that gain value when prices go down).
After retail participation increased significantly, Jane Street reversed its earlier action — it sold the stocks it had purchased, causing the BANK NIFTY to decline. As a result, the call options purchased by retail traders lost value and expired worthless, while Jane Street's put options gained significant value.

This strategy allowed Jane Street to earn profits from both the falling index and the premiums collected from selling call options.

SEBI's Investigation and Findings
SEBI launched an in-depth investigation into Jane Street's trades between January 2023 and March 2025. It particularly analyzed trading activity on 18 high-profit days, most of which coincided with F&O expiry days (when derivatives contracts are settled and prices tend to be more volatile).
SEBI identified two specific strategies employed by Jane Street:

A. Intra-day Index Manipulation

Jane Street would buy large quantities of BANK NIFTY stocks and futures between 9:15 AM and 12:00 PM — the early hours of the trading day. This buying created upward pressure on prices. Simultaneously, Jane Street placed large bets in the options market,anticipating a decline in the index later in the day. Once prices had been pushed high enough and retail traders had entered call option positions, Jane Street would sell off its holdings, causing a fall in the index. This allowed it to profit from the put options while retail investors suffered losses.
A notable example is from January 17, 2024, when BANK NIFTY opened 3% lower due to poor earnings from HDFC Bank. Despite the negative sentiment, Jane Street purchased over ₹4,300 crores worth of banking stocks that morning — a move inconsistent with market expectations.

B. Extended Marking the Close

In fewer instances, Jane Street used a strategy closer to the end of the trading day. This involved selling large volumes of banking stocks and index futures in the final moments before the market closed. This dragged down the BANK NIFTY index just before the closing price was determined — a crucial number for final settlement in F&O contracts. Since Jane Street had already taken bearish positions, it profited from the artificially lowered settlement price.

Why BANK NIFTY Was Targeted

BANK NIFTY is among the most actively traded derivatives instruments in India. To provide some perspective:

- Around 4,600 investors trade banking stocks in the cash market,
- 26,500 traders participate in BANK NIFTY futures,
- But over 16 lakh traders are active in BANK NIFTY options.

Its massive trading volume and liquidity made it an ideal choice for executing these high-volume strategies without drawing early attention.

SEBI's Action

After concluding its investigation, SEBI barred Jane Street and its affiliates from Indian stock markets. It also demanded the recovery of ₹4,800 crores, which it determined to be profits made through manipulative practices.

Conclusion

The Jane Street case highlights how large financial firms with advanced trading systems can influence market movements in ways that individual investors cannot foresee. It also brings attention to the need for improved surveillance mechanisms, faster detection of manipulation, and stricter enforcement by regulatory authorities.

Key Takeaway

This case emphasizes the importance of understanding not just market trends, but also the forces and players influencing them. For policymakers, the priority now is to ensure that markets remain fair and transparent. For investors — especially retail participants — the message is clear: derivatives are complex instruments, and success requires more than just predicting market direction. It requires awareness of who you are trading with and the broader market dynamics at play.



Reshma Saravanan
SRO0763451

WRITER'S CLUB ACTIVITIES



MEN THINGS

💞I TWISTED MY MOUSTACHE WHEN I BOUGHT VALUABLES FOR MY FAMILY WITH ARTICLESHIP STIPEND.

💞I TWISTED UP MY MOUSTACHE WHEN I GOT PLACED IN A REPUTED ORGANIZATION.

💞I FELT "SHAME" ON MY MOUSTACHE WHEN I REALISED THAT HOW IMMATURISH MY EARLIER BEHAVIOUR WITH HER WAS

💞I TWISTED MY MOUSTACHE WHEN I GOT FEELINGS FOR HER

💞I TWISTED MY MOUSTACHE TO OVERCOME THE PAIN WHEN I GOT THE WORDS "UNSUCCESSFUL"IN FINAL .

💞I TWISTED MY MOUSTACHE TO OVERCOME THE PAIN THAT PROPOSAL TO MY PRECIOUS GIRL 👰🏻 GOT DEFERRED BECOZ OF THE WORDS "UNSUCCESSFUL" .

I'M TWISTING MY MOUSTACHE IN WORKPLACE , HOME TO MAKE MYSELF STRONG THAT I'LL SURELY BE HER MAN VERY SOON AND WIN 💪🏻 MY LOVE FOR HER💞 AND EXPRESS HOW MUCH I LOVE HER.

DEAR MOTIVATION,

I KNOW I MESSED UP. I TOOK YOU FOR GRANTED.
YOU USED TO SHOW UP EVERY MORNING — FRESH, FIERY, FULL OF PURPOSE.
AND WHAT DID I DO? I HIT SNOOZE. I SCROLLED. I SAID, "MAYBE LATER."
BUT NOW? NOW I FEEL YOUR ABSENCE LIKE COLD AIR IN AN EMPTY ROOM.
MY TO-DO LIST MOCKS ME. MY GOALS JUST SIT THERE, DUSTY AND DISAPPOINTED.
YOU GHOSTED ME... AND HONESTLY? I GET IT.
I WASN'T CONSISTENT. I WASN'T GRATEFUL. I DIDN'T TRY.
BUT LISTEN — I'LL CHANGE. I SWEAR.
NO MORE "JUST FIVE MORE MINUTES."
NO MORE WAITING FOR THE PERFECT MOOD.
I'LL DO THE WORK. EVEN WHEN IT'S HARD. EVEN WHEN YOU'RE LATE.
JUST... COME BACK. EVEN A LITTLE.
I MISS THE FIRE.
I MISS US.
COME BACK, MOTIVATION.
WE WERE SO GOOD TOGETHER. 😩🔥

— DESPERATELY YOURS,
STILL SITTING ON THE COUCH

SICASA

BUZZ

Content WRITING WORKSHOP







Sports CARNIVAL!






VICKY
27







WALL OF FAME



Speaker:

Ms. Ashna Bagdi

Student Volunteer:

Kavithasan



WALL OF FAME



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Soojal

Student Volunteer:

Jayapriya



PUZZLE PAGE

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