



**Southern India Chartered Accountants Students
Association
of
The Institute of Chartered Accountants of India
(setup by an Act of Parliament)**

INTERNATIONAL PLASTIC BAG FREE DAY

NO PLASTIC IS FANTASTIC

JULY / 2022

**Southern India Chartered Accountants
Students' Association
of
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Table of Contents



MESSAGE OF GREETINGS - CHAIRMAN



NOT JUST A "JOKE"



HIGH OIL PRICES AND ITS RAMIFICATION



IS NOBEL, NOBEL ?



**IS AGGRESSIVE TAX PLANNING MAKING UK A TAX HAVEN
FOR THE WEALTHY?**



DIGITAL OPEN-BOOK EXAM BY ICAI



**WAYS IN WHICH FALL OF A CURRENCY VALUE AFFECTS THE
COUNTRY**



BOOK REVIEW FOR JULY



JULY, 2022 EVENT SNAPSHOT

JULY / 2022



MESSAGE OF GREETINGS



Dear Friends,

“Strength does not come from winning. Your struggles develop your strengths. When you go through hardships and decide not to surrender, that is strength.” – Arnold Schwarzenegger

We had celebrated our CA day with various programs like blood donation camp, tree sampling, motivational speeches and various fun programs. I thank each one of you for the active participation for the CA day celebrations. The SIRC Chairperson CA.China Masthan Thalakyala, CA.Vijakumar Sir past center council member, and other regional council members had given a valuable messages to us.

I thank each one of you those who have filled the Google form on proposed scheme and regulations and have shared your opinions and comment for making it a success.

We had conducted our Annual General Meeting on 16th July 2022 and participation and interaction of the students were very good. I congratulate all the students who have success in their Final and Intermediate results.

As you know the SICASA is working with various activities through the orators club, writers club and investors club. Every week the orators club conducting the English communication programs and it was very much appreciated by the students. Through the Writers club, we are getting various articles, other write-ups and I congratulate the team of these clubs for the active working.

My Heartiest Congratulations to Guntur Branch for hosted an excellent National Conference of the students on 16th and 17th July 2022. I got an opportunity to participated in that conference and extremely happy & thank full to the branch SICASA and Managing committee for selection of good subjects and conducted in a nice manner.

I Invite feedbacks and suggestions for the programs conducted / to be conducted for students of SICASA. Also requesting students to come forward and volunteer themselves for WICASA Activities these activities will develop your Extra-Curricular Skills, Give you a fresh perspective on things, help you meet new people, and many more things.

The SICASA team is planning various variety programs for the benefit of the students. I congratulate the team for their excellent working.

We are very much happy to announce our prestigious program. On August 19th & 20th our students National Conference is will be conducting at Kalivanar Aragam, Chennai in a vibrant and different manner. We thanks the BOS (Operations) for the permission for the same and also thanks the Conference Director CA.Sripriya Centre Council Member, for all the guidance and support.

I invite all of you for the event to register in large number and requesting students to come forward and volunteer themselves for SICASA activities. By participating these activities you will develop your Extra-Curricular Skills & leadership quality. Please come forward as volunteer and we can work together to make it as a fabulous program.

Lovingly yours,
CA.P.Satheesan FCA
Chairman SICASA

JULY / 2022



NOT JUST A “JOKE”

“It is a joke, don’t take it otherwise”, “Come on, jokes aren’t taken seriously” – Indeed, yes. Jokes are not meant to be taken seriously. But making a joke is a serious task, no second thoughts. Because you do not have a job description. Comedians do not have a definition of what will make people laugh. What is funny?

Although everyone understands intuitively what humour is, it is difficult to give a definition.

One of the most popular theory of humour says that people find humour in earlier versions of themselves and the misfortunes of others. This is because it creates a feeling of superiority. It is the oldest known theory of humour.

The best-known theory of humour, formulated by Sigmund Freud, held that laughter allows people to release pent-up “nervous energy.” That is why jokes on tabooed themes can amuse us. When the punch line comes, the energy being expended to suppress inappropriate emotions, such as desire or hostility, is no longer needed and is released as laughter.

The theory of incongruity comes third. People laugh at the incongruity between expectations and reality. According to a variant of this theory, known as resolution of incongruity, laughter results when a person discovers an unexpected solution to an apparent incongruity, such as when an individual grasps a double meaning in a statement and thus sees the statement in a completely new light.

Researchers have not fully understood which aspects of a joke make it funny. The above three theories define only some aspects of humour. Combining them, shall we say that humour results when a person simultaneously recognizes both that a norm has been breached and that the breach is benign? No. Humour is still not defined. Actually, even the validity of seeking a unified theory of humour is debatable. Giving these theories is like the tale of blind men and elephant, where even though the observations are accurate reflections of the methodological inquiry, it did not cover the animal in its entirety. So humour cannot be defined. Yes, we can always describe it, but cannot define.

So, making a large section of people laugh without knowing what exactly triggers a laugh is tough. Taking a joke made on you is tougher. So, to all the people who make and take jokes, and those who love to enjoy it, Happy International Joke Day (July 1)!



POOJA M
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High Oil Prices and its Ramifications

It is a well-known fact that an adverse oil price shock tends to mess up many of India's macroeconomic variables. Any contemporary economist would assent this fact that oil prices have always haunted the Indian economy.

Over the last year, oil prices have sky rocketed with reports suggesting that if the war doesn't de-escalate, it might even touch \$140 per barrel.

We all know that oil prices have a direct impact on the inflation. This is witnessed by the uptick in domestic fuel prices. There has been a steep hike of Rs.25 per litre in bulk diesel prices as well as other fuels. It is to be noted that fuel and power have 13.20% weightage in the WPI and fuel and light have 6.8% weight in CPI. Further, fuel and energy costs have a cascading effect on prices as they push up cost at every stage of production. In October 2021, the RBI estimated that a 10% increase in crude oil prices can push up domestic inflation by 30bps. So what's the remedy out? Well, the government can absorb some of the increase in international crude prices by reducing tax rates on petrol and diesel. Nevertheless, this can have an adverse impact on tax collection.

The increase in oil prices and the recent geopolitical turmoil are also likely to hurt India's GDP growth. A reduction in growth and an increase in the oil bill can lead to 'demand compression' in the economy, which can also affect the government's revenue collection.

The impact of oil price rise can also go worse with the Balance of Payments. Crude oil accounts for about 20% of India's total imports. Due to the inelastic nature of demand, an increase in crude oil prices leads to higher import bill for the country in the short run. This worsens the current account deficit. Furthermore, a combination of high oil prices, ongoing geopolitical disturbances, outflow of FII money and the looming threat of Fed rate hike make it an extremely challenging task for policymakers.

What is the way forward?

While diplomacy and long term contracts with some major oil producers can help ensure India's energy security, strengthening and boosting India's strategic oil reserves could be explored. Further, getting oil from Russia in these times at discounted rates could also act as a dampener on inflation. It is unethical to deepen the holes of the consumers in these times to increase in fuel prices.



Aravind N
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JULY / 2022



Is Nobel, Nobel ?

‘Which is the most prestigious award in the world?’ .Usually the answer for he question is “Nobel”.

Not surprising. Because Nobel Prize stands ahead of all other awards, in amny aspects,be it the universal fame or the prize money- which roughly equals 7.5 Crore rupees- which awaits the winners. Nobel Prize was formed and is given as per the will of Alfred Nobel, a Swedish business man who invented dynamite in 1866.He also acquired the patent for the same which helped him amassing huge wealth and in building a vast business empire.

Once Alfred Nobel came across a news titled “The Merchant of Death is dead”. To his shock, he realised it was his death wrongly reported by the newspaper. He was understood with great regret that he will be remembered as the man who caused disasters. Hence he decided to keep side 94% of his entire wealth for honouring greatest achievers in various fields.

Nobel Foundation was found in 1900 and the next year the first Nobel prizes were declared. The award is given for the contributions in the areas of Physics, Chemistry , Physiology or Medicine, Literature, Peace and Economics. Though often considered to be greatest of all civilian honours, many a times Nobel has missed out most deserving candidates and been given to candidates who may not have deserved it.

The First Nobel Prize for literature in 1901 was presented to Sully Prudhomme. This was during the life time of Leo Tolstoy, Anton Chekhov, Maxim Gorkhy, Henric Ibsen and Mark Twain. But none of the great literary giants were granted Nobel.

Chekhov lived till 1904 and Ibsen till 1906. The first Russian to receive Nobel Prize was Ivan Bunin for a translation. This happened during the life of Maxim Gorky. “Mother” is enough to understand his brilliance .Still he was ignored. It is no wonder famous play wright George Bernard commented “Nobel Prize money is a life-belt thrown to a swimmer who has already reached the shore in safety.” when he he was informed to be the winner.

The biggest miss by Nobel would be Mahatma Gandhi, a man whose name is almost synonymous with Peace. Interestingly many who following the Gandhian methods such as Aung san Suu Kyi, Martin Luther King , Nelson Mandela are Nobel laureates.

Finally, one more. The Nobel Prize in Physics 1909 was awarded jointly to Guglielmo Marconi and Karl Ferdinand Braun "in recognition of their contributions to the development of wireless telegraphy." Sir J C Bose , an Indian scientist demonstrated this technology via experiments at the Royal Institution, London 4 months before Marconi achieved the results. Being a scientist he did not market the idea. Marconi the businessman sold it and became the “Inventor of Radio”.

Apart from this Bose also made the astounding discovery that plants like human have emotions, invented Crescograph to measure plant growth and made studies in metal fatigue. Sir Nevill Mott, Nobel Laureate in 1977 remarked that "J.C. Bose was at least 60 years ahead of his time”. But he was also ignored

The Question remains : “Is Nobel Noble ?”



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Is aggressive Tax Planning making UK a Tax Haven for the wealthy?

The case of Akshata Murthy, daughter of Narayan Murthy, claiming “non-dom” status in the UK for tax purposes, is an interesting news to look deeper into, to understand how loopholes in the tax regimes are used by the wealthy, where they end up paying less to no taxes on their incomes. A classic case of Base Erosion and Profit Shifting.

Let us begin by understanding the provisions relating to residency of both India and UK.

India:

Section 6(1), 6(1A) and 6(6) of the Income Tax Act, 1961 – Residential Status:

6(1) An individual is considered to be a resident in India if:

- a) Their stay in India is 182 days or more in the said previous year
- b) Their stay in India is 60 days or more in the said previous year and their stay in India in 4 previous years preceding that previous year is 365 days or more

6(1A) [Deemed Resident] – Notwithstanding anything contained in Section 6(1), an individual, being an Indian citizen, having total income other than income from foreign sources exceeding Rs. 15 lakhs during the previous year, shall be deemed to be resident of India in that previous year, if he / she is not liable to pay tax in any other country or territory by reason of their domicile or residence or any other criteria of similar nature.

6(6) – An individual will be considered a resident and ordinarily resident, if they satisfy the following conditions in conjunction:

- a) Individual is a resident in India for at least 2 previous years in the last 10 previous years preceding that previous year
- b) Individual has stayed in India for more than 730 days in the last 7 previous years preceding that previous year

Section 5 of the Income Tax Act, 1961 – Scope of Total Income:

| Income | Resident and Ordinarily Resident | Resident and Not Ordinarily Resident | Non – Resident |
|---|----------------------------------|--------------------------------------|----------------|
| Indian Income | Taxable | Taxable | Taxable |
| Foreign Income | | | |
| Income from business or profession controlled or setup from India | Taxable | Taxable | Not Taxable |
| Other foreign income | Taxable | Not Taxable | Not Taxable |

Ways in which income in the UK will be taxed:

There are two ways in which income of an individual will be taxed in the UK. It is as follows:

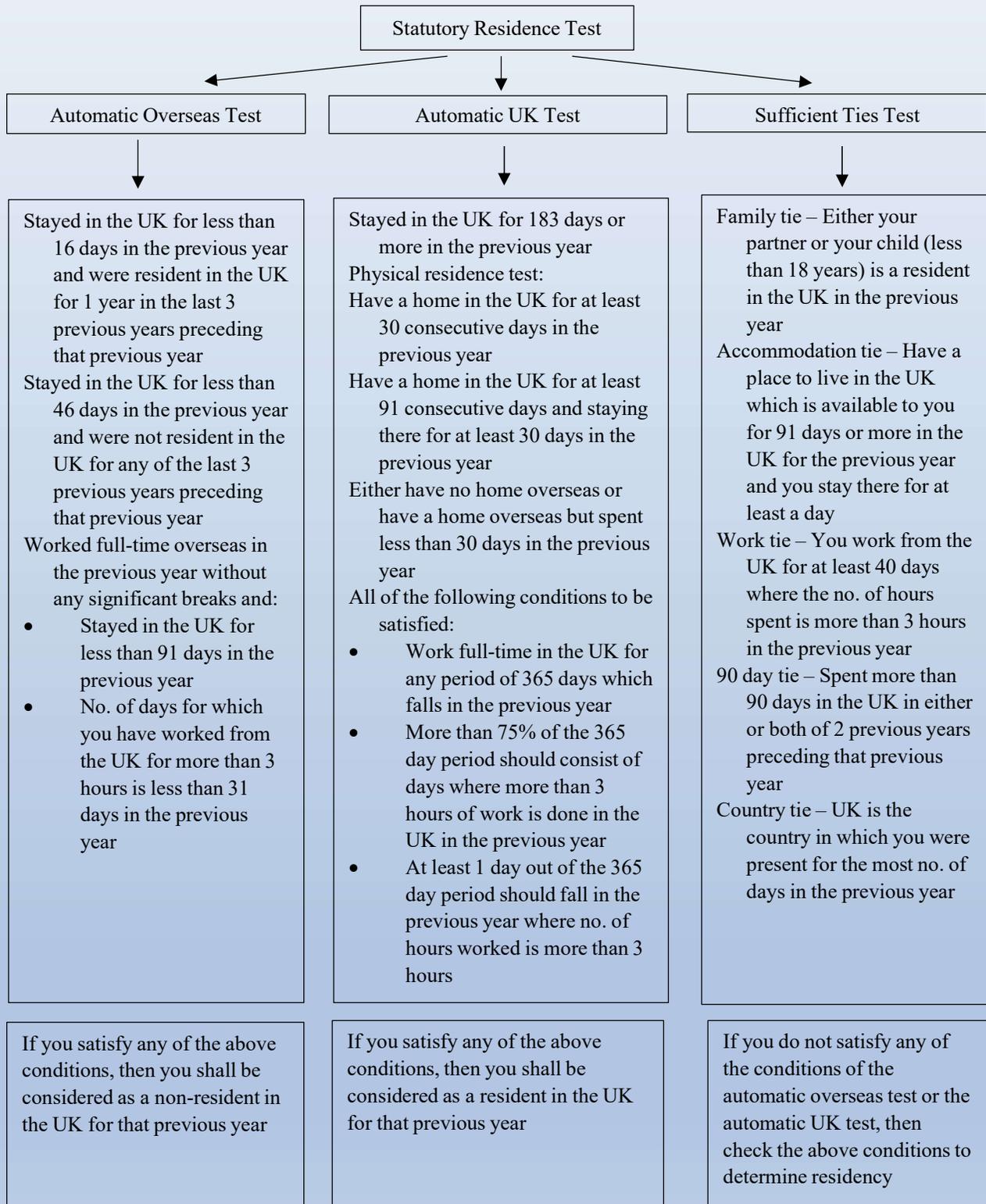
| Arising Basis |
|---|
| Pay UK tax on: |
| <ol style="list-style-type: none"> a) Income which arises in the UK b) Income which arises outside the UK c) Gains which accrue on the disposal of your assets anywhere in the world |
| This shall apply when you are a resident and ordinarily resident in the UK and/or you are resident and domiciled in the UK |

| Remittance basis |
|--|
| Pay UK tax on income arising from the UK. Pay UK tax on your foreign income only when you remit that foreign income to the UK. |
| This shall apply when you are a resident in the UK and you are: |
| Not domiciled in the UK and/or Not ordinarily resident in the UK |



United Kingdom:

Based on HM Revenue and Customs, the Statutory Residence Test is used to determine if an individual is a tax resident in the UK for a tax year



Now that we have familiarized ourselves with the residency and taxation rules of income of India and the UK, let us understand the facts of the case in question.

- a) Akshata Murthy is an Indian citizen by birth and holds an Indian passport. India does not allow an Indian citizen to hold dual citizenship.
- b) Since she lives in the UK, she will become an UK resident for tax purposes and can claim to be non-domicile (non-dom) in the UK on virtue of her being an Indian citizen holding Indian passport, indicating that she does not have plans of staying permanently in the UK, and resort to remittance based taxation on her foreign income.
- c) Fees for maintaining non-dom status in the UK:

| No. of years of stay in the UK | Fees |
|--|---------------------------|
| 7 out of 9 previous years immediately preceding the relevant previous year | 30,000 Pounds |
| 12 out of 14 previous years immediately preceding the relevant previous year | 60,000 Pounds |
| 15 previous years or more | Deemed Domicile in the UK |

It is said that she moved to the UK in 2015. Which implies that she has been in the UK for 7 years as of 2022.

- d) Two days after the news released, Akshata Murthy came forward voluntarily to renounce her non-dom status and pay UK tax on her foreign income on arising basis. This shall apply from previous year 21-22.

Conclusion:

Based on the laws and the above facts, it is clear that wealthy foreign nationals of the UK have been exploiting such loopholes in the existing tax system by adopting aggressive tax planning to pay less taxes for the massive amounts of income they earn in foreign countries. Tax laws needs to be made more stringent to ensure taxes are collected fairly and try to ensure no territory becomes a tax haven.



Prithika J P

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Digital Open-Book Exam by ICAI “Change is inevitable; Change is constant.”

With ever-changing times, the way of educating the students and the ways of evaluating their understanding, thereafter is also undergoing rapid transformations.

On that lines, it is commendable that ICAI has decided to revise the CA course once in every 5 years from now onwards, as ICAI’s practice is only setting benchmarks and not playing catch-ups.

In the recently announced ‘Proposed scheme of education and training’ among various changes, a big welcome change is making open book/ restricted open book exam applicable for all final level papers. ‘The same is aimed at reducing the requirement of rote learning of voluminous provisions of laws and standards. The focus should be more on assessment of higher level skills of analysis interpretation, evaluation and synthesis.’ says ICAI as per the proposed scheme document.

Relevance of Writing:

Now that ICAI has emphasized that the preference will be upon testing the understanding and application skills and not level of memorization, this takes us to another pertinent question of ‘the relevance of writing the answer in exam’. Presence of handwritten communication is very minimal in today’s workplace, where all communications are through emails, audio or video calls. No handwritten letters or documentations are in use.

Hence, whatever valuation sum, a student presents on exam paper with the help of calculator is actually presented in a workplace using a spreadsheet, legal opinion, etc using document editors. Hence, a digital open book exam is the real destination we’re walking towards and it would be great if we can see it in reality sooner than later.

ICAI Examination Software:

In 2023 or 2028 new scheme it would be great if we have this new model, wherein students enter a room with laptops on the table, displaying the question paper and the MCQs can be answered by clicking on the options and other questions can be answered in a document format or using a spreadsheet- everything inbuilt in the ICAI examination software.

For reference, around 50 PDFs will be made available for every paper, whose titles would be already informed to the candidates. They may add any soft copies required by uploading them in their SSP portal or may carry physical books for reference. A feature for giving citation, by way of hyperlinked reference to the location in soft copy files, from where the points in the answer has been referred from, can also be provided by the candidates.

Soft copy reference materials:

Also, since this is a digital exam conducted at exam centres even 50 soft copy reference materials can be provided to the candidates, which is not possible otherwise in a physical exam. As each chapter of each paper, has few important segments on which various important books are available and being used by professionals in that particular niche (sub-field) by renowned authors can be used, after due permissions from the publisher.

Now, students need not know the complete particulars of these 50 pdfs but must know how and in what order,

content is structured in those books, for which a prior overview will do.

As an exam which is case study based and open book, is highly effective in testing the knowledge and application skills of the candidates, but over period of time it will become tedious to frame the question paper with distinct case studies and also to answer them with limited physical books, capable of being carried to the exam hall. In that view also, a digital exam would highly add value to the aim of making quality professionals of international standards. Implementing this is highly possible, and at the same time a strong IT infrastructure & planning is required to ensure it is safe and secure without any mal-practices and at the same time convenient without any lags for the candidates. Universities across the globe as well as in our nation are conducting digital open book exams, but they are only limited to multiple choice questions or the answer scripts are written physically and then scanned using mobile and uploaded on a portal. Hence, ICAI’s complete theory paper with MCQs will really set a benchmark.



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WAYS IN WHICH FALL OF A CURRENCY VALUE AFFECTS THE COUNTRY

INDIAN RUPEE VALUE IN RECENT TIMES:

Rupee has been falling dramatically against the dollar in recent times.

Rupee weakened to an all-time low trading nearly "77.40" to the dollar. This as foreign fund rush to safety.

Institutional investors, overseas investors have pulled out well over '1,32,000 crores' from the Indian market.

As lockdowns in all over the places, the Ukraine war and the fear of high interest rates sent a nervous jolt through the market.

Essentially when rupee depreciates, everything we import gets more expensive.

Right now what's happening is not devaluation but depreciation of Indian rupee based on demand and supply of rupee, which is not definitely not deliberate.

DEVALUATION:

An activity undertaken by the monitoring body of a country to officially lower the value of a country's currency within a fixed or pegged exchange rate and usually this is done against the us \$.

Is it possible, that a drop in value for currency can actually benefit a particular country?

As investors what are the lessons that we need to learn about the change in value of particular currency?

In fact sometimes even giant countries purposefully devalue their currency just to grow their economy.

We can get to know this by two case studies: -

1. Case study on China
2. Case study on Nigeria

CASE STUDY ON CHINA

China shocked the world with major devaluation of its currency in 2015 – "PEOPLES BANK OF CHINA" depreciated the yuan by nearly 2%. The expectation is US multinationals and their earnings will get hurt by weaker yuan and a stronger US \$.

Since the past 10 years from the year 2005 to 2015 the Chinese yuan grew sturdily against the '\$' and appreciated close to 33%. It created lot of positive sentiment over the investors.

This is when suddenly "PEOPLES BANK OF CHINA" announced 3 consecutive devaluations of their own currency and the Chinese yuan dropped by 4%.



Why did China devalued its own currency? How China benefited from it?

The reasons for that are as follows:-

- As we all know China was a very well-known exporter of goods and commodities to many countries and on top of that it was literally a manufacturing paradise with more than 20% of entire worlds manufacturing happening in China itself.
- The GDP growth of China has been slowing down massively from 2008 to 2015. China decided to devalue their currency deliberately.
- So when a country devalues its currency, it reduces the cost of country's exports making it more competitive and attractive in the global market.



When inflation increases, it is expected to incentivise the domestic production.

Whenever cost of imports increases whether due to :-

1. Devaluation
2. Economic crisis
3. War The domestic industries stand to benefitted only if they are ready to embrace the demand.

Conclusion: - GDP growth of China remains sloppy but the exports of China actually increased by extraordinary rate, going from \$2199 billions in 2015 to \$2655 billions in 2018 which is an increase of 20.7% in just 2 years.

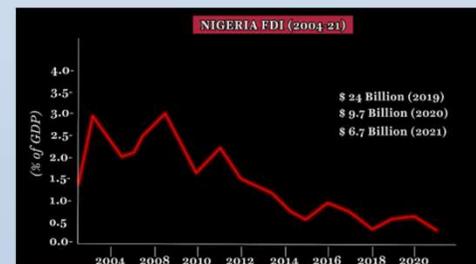
CASE STUDY ON NIGERIA

So when naira becomes so cheap, it should have boosted the exports of Nigeria right?

Because that's what happened in China. That did not happened in Nigeria because for exports to increase you need more than just a devalued currency like ports, build factories, transportation and a steady government policy that the company can rely on and this is absolutely not the case of Nigeria.

- On top of that, with such a drastic rate of devaluation the import of goods became extremely costly and inflation rate shot upon 16% in 2021.
- In fact, cost of bricks, cement, iron rods, tiles and other building material has risen by 30%.
- Worst part is that, the very purpose of devaluation which was foreign investment that stated decreasing gradually. It went from 24 billions in 2019 to 9.7 billion in 2020 to 6.7 billion in 2021.

Conclusion : So at the end of the day, devaluation accelerated the trouble for the citizens of Nigeria and now they are facing very very tough times.



The lessons we need to learn about devaluation and in general the effect of our currency value:-

- Devaluation doesn't result in changes over night, it takes time but in long run it could earn benefits like China or it could ruin the country as a whole like Nigeria.
- Points to be noted is that, more often than not, it does have immediate impact such as:
 - Plummeting of stock indices
 - Fluctuation in prices of commodities like crude oil, depreciating currencies of other countries.
 - One of the biggest downsides of devaluation is that it would increase the inflation that effects the end consumers.

It's a common belief that

**STRONGER CURRENCY WOULD PRODUCE A STRONG ECONOMY
BUT IN REALITY
A STRONGER ECONOMY WOULD PRODUCE A STRONG CURRENCY.**



**S.M. Yasaswi
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JULY / 2022

BOOK REVIEW FOR JULY

Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones by James Clear is a book that will provide you with a framework for improvement. The book is not just about theory and but it also provides practical advices. Every chapter in this book has something new to preach and the way in which the author explains a certain topic would just make you think of a known fact in a different perspective and that for me was eye opening. There are about 20 chapters in the book and each chapter starts with a real-life anecdote on how certain actions had an impact on the life of the individual or a group being described in the anecdote. This builds up the context for the rest of the chapter.

In literal sense the word atomic means “an extremely small amount of a thing” and the word habit means “something that you do often and regularly, sometimes without knowing that you are doing it”. Some examples of established habits are; waking up early, brushing twice a day, reading daily for half an hour, exercising, thanking waiters etc. Few habits are formed just by repeating the same action for a longer time hence it becomes utmost necessary to have an awareness of what we are doing. In this book published by Penguin Random House India, the author focuses on “atomic habits” – a term that he uses to describe small improvements made on a daily basis so that small wins and tiny breakthroughs add up to noticeable change that can be celebrated. He writes, “Whether it is losing weight, building a business, writing a book, winning a championship, or achieving any other goal, we put pressure on ourselves to make some earth-shattering improvement that everyone will talk about.” According to him, we often suffer due to our belief that massive success requires massive action.

What is the reasoning behind the idea that tiny improvements made consistently are far more meaningful in the long run? The author offers a useful analogy. He writes, “Habits are the compound interest of self-improvement. The same way that money multiplies through compound interest, the effects of your habits multiply as you repeat them.”

There are 3 layers to changing habits:

- i. Changing outcomes — results like losing weight, running 5kms etc.
- ii. Changing process — developing systems and routines that help people achieve goals.
- iii. Changing identity — changing some beliefs which drive actions.

The author makes a convincing argument that people generally start with the goal of changing outcomes, which is why they can't sustain the habits. The idea is to start with changing identity first — it is not about what people want to achieve but more about what they want to become. The goal, hence, is not about running 5kms but to become a runner. The goal is not to read a book, the goal is to become a reader.

The most powerful takeaways for me were:

i) Tiny changes add up over time.

Habits are the compound interest of self-improvement. In the same way that money multiplies through compound interest, the effects of your habits multiply as you repeat them.

1% worse every day for one year $0.99365 = 00.03$

1% better every day for one year $1.01365 = 37.78$

If you can get 1 percent better each day for one year, you'll end up thirty-seven times better by the time you're done. Conversely, if you get 1 percent worse each day for one year, you'll decline nearly down to zero.

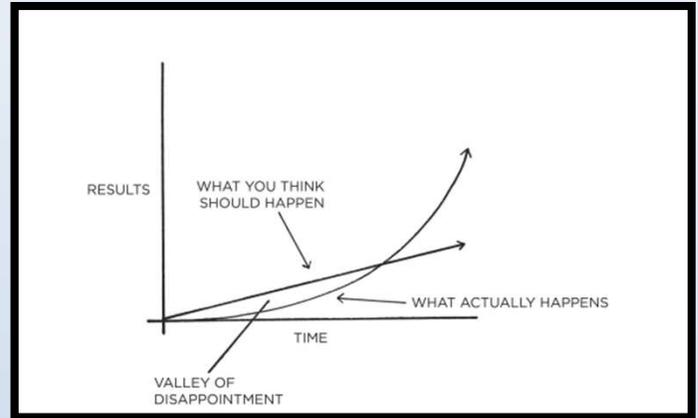
ii) Habits often appear to make no difference until you cross a critical threshold and unlock a new level of performance. When we try to build a new habit we expect to make progress in a linear manner and we get demotivated when we see no changes during the first days, weeks, and even months. When we feel like we are not going anywhere, it becomes hard to stick to that habit and make it last. You think, “I've been running every day for a month, so why can't I see any change in my body?” Once this kind of thinking takes over, it's easy to let good habits fall by the wayside. But in order to make a meaningful difference, habits need to persist long enough to break through this plateau — what the author calls the Plateau of Latent Potential



BOOK REVIEW FOR JULY

All the action happens at thirty-two degrees. When you finally break through the Plateau of Latent Potential, people will call it an overnight success. The outside world only sees the most dramatic event rather than all that preceded it. But you know that it's the work you did long ago—when it seemed that you weren't making any progress—that makes the jump today possible.

iii) Forget about goals, focus on systems instead- Goals are good for setting a direction, but systems are best for making progress. There was a line in the book that said, winners and losers both have the same goals then why does only one become the winner? Every sportsperson wants to win a gold medal, every candidate wants to get a job and if successful and I and unsuccessful people share the same goals, then the goal cannot be what differentiates the winners from the losers. To understand the four laws of behavior change: make it obvious, make it attractive, make it easy and make it satisfying and the difference between a system and a goal do give this book a read and I am sure at the end of the book, you will have something new that you would have learned.

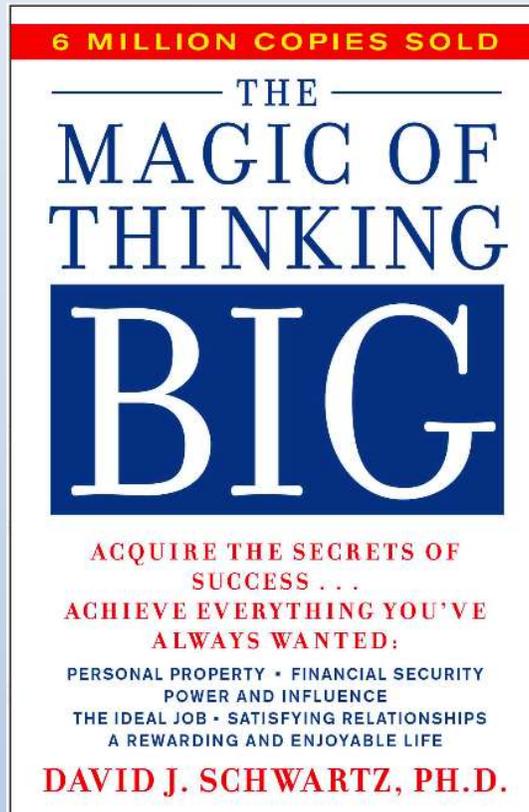


Anoop Yadav
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BOOK RECOMMENDATION FOR AUGUST

The Magic of Thinking Big by David J. Schwartz is one of the most influential self-help books of all-times. The author has a “carefully designed program for getting the most out of your job, your marriage and family life, and your community. He proves that you don’t need to be an intellectual or have innate talent to attain great success and satisfaction—but you do need to learn and understand the habit of thinking and behaving in ways that will get you there. This book gives you those secrets!”.



For all the book lovers out there, we are going to recommend a book every month and by the end of the month, when you all have completed your beautiful journey of reading this book, we will conduct a session where we all shall discuss the book and enjoy its glory! The book review will be published in next month’s newsletter, where we will provide our thoughts on the book based on the session.



JULY / 2022





Snapshot of Events – July 2022

Event – National Conference

Venue – Guntur, Andhra Pradesh

Date - 16th-17th July 2022

