



The TPF

(Newsletter of the Terapanth Professionals Forum)



"Soul is my god
Renunciation is my prayer
Amity is my devotion
Self restrain is my strength
Non violence is my religion"

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editorial

With the blessings of Acharya Shri Mahapragyaji and Acharya Shri Mahashramanji we take this first step of sharing knowledge amongst ourselves by the launch of this newsletter.

Muni Shri Dhananjay Kumar & Muni Shri Rajneesh has been a very supporting force in giving important details and information.

Through this newsletter we intend to share knowledge in the field on-

- Jainism
- History of Terapanth
- Preksha meditation
- Jeevan Vigyan
- Health
- Current Affairs
- Activities of TPF in India.
- Finance, Accounts & Law

Hope to receive support of one and all in making it very educative, informative and appropriate.

Do send your articles & feedback

Regards,

Sanjay M Dhariwal

Date: 1st August 2010



A message from Acharya Shri Mahapragya ji

अर्हम्

मनुष्य का मस्तिष्क विकसित है। उसमें बुद्धि का विकास है। उसने प्रबुद्धता के शिखर का स्पर्श किया है। किन्तु केवल बौद्धिक विकास विकास की सीमा नहीं है। केवल बौद्धिक विकास के अनेक समस्याएं भी पैदा की हैं। आज का मनुष्य तनाव, डिप्रेशन आदि अनेक समस्याओं से आक्रांत बना है। बौद्धिक विकास के साथ मानसिक और भावात्मक विकास जरूरी है। उससे शून्य बौद्धिक विकास जीवन के लिए कभी वरदान नहीं बनता। प्रोफेशनल लोग बुद्धि की क्षमता से परिचित हैं। उनमें बौद्धिक विकास के साथ मानसिक और भावात्मक विकास का संकल्प प्रबल बने। करुणा, संवेदनशीलता, मैत्री, सहिष्णुता, प्रामाणिकता और चरित्र निष्ठा की चेतना विकस्वर होती रहे। इससे व्यक्तिगत जीवन और समाज – दोनों सुखी और स्वस्थ बन सकेंगे। तेरापंथ प्रोफेशनल फोरम द्वारा प्रकाशित समाचार-पत्र। इस सच्चाई के निरंतर अनुशीलन और प्रयोग की अभिप्रेरणा देता रहे।

1 मई, 2010

सरदारशहर

आचार्य महाप्रज्ञ





The short message by his holiness Acharya Shri Mahashramanji conferring his blessings upon the members of the TPF, & also wishing the success of the TPF Newsletter!

अहम्

14.07.2010

तेरापंथ प्रोफेशनल फोरम तेरापंथ समाज का महत्त्वपूर्ण मंच है। वह न्यूज लेटर प्रारम्भ करने जा रहा है। विचार संप्रेषण का यह एक माध्यम है। इसके द्वारा इस मंच के सदस्यों को और अन्य पाठकों को आध्यात्मिक संपोषण मिले। प्रस्तुत फोरम के सदस्य अपनी विशेष पहचान बनाने का प्रयत्न करते रहें, उसमें यह न्यूज लेटर भी सहायक बने। शुभाशंसा।

सरदारशहर

आचार्य महाश्रमण





A message from Muni Shri Dhananjay Kumar ji

अहम्

प्रत्येक व्यक्ति कुछ होना चाहता है। वह जैसा है, वैसा रहना नहीं चाहता। कुछ होने की चाह उसे कुछ करने के लिए अभिप्रेरित करती है। यदि व्यक्ति के मन में कुछ होने का संकल्प न हो तो गति, विकास और सफलता – ये शब्द अर्थहीन बन जाएं। गति, विकास और सफलता सामने आती है किन्तु उसकी पृष्ठभूमि में कुछ होने की जो निष्ठा और संकल्प है, वह कभी दृश्य नहीं बनता।

मुझे क्या होना है और क्या बनना है ? – यह लक्ष्य स्पष्ट होने के बाद ही गंतव्य दिशा का निर्धारण होता है। एक दृष्टि का निर्माण होता है। एक संकल्प जन्म लेता है। लक्ष्य की पूर्ति के संसाधन जुटाए जाते हैं। व्यक्ति पूर्ण निष्ठा और समर्पण के साथ अपने समय, श्रम, बुद्धि और शक्ति का नियोजन करता है। इन सबकी निष्पत्ति है गति, विकास और सफलता।

एक प्रोफेशनल व्यक्ति में गति, विकास और सफलता की स्वाभाविक आकांक्षा होती है। अपनी इस स्वाभाविक आकांक्षा के कारण ही वह अपने प्रोफेशन में कुछ विशिष्ट बनने का स्वप्न और संकल्प संजोता है। संकल्प की सार्थकता के लिए निष्ठा के साथ पुरुषार्थ करता है। पुरुषार्थ उसके भाग्य का विधाता बन जाता है।

तेरापंथ प्रोफेशनल फोरम अपने पुरुषार्थ से अपनी सफलता की गाथा लिखने वाले समाज के बुद्धिजीवी लोगों का एक संगठन है। इस संगठन का उद्देश्य है—

- धर्मसंघ के बुद्धिजीवी लोग परस्पर मिलें, साथ बैठें, सह-चिन्तन करें। समाज-हित के कुछ कार्य हाथ में लें और उन्हें अपने अपने कार्यक्षेत्र में व्यापक बनाएं।
- समाज बुद्धिजीवी व्यक्तियों की शक्ति, क्षमता और-विशिष्टता से परिचित हो। तेरापंथ समाज के साथ उनका निरंतर संपर्क बना रहे।
- समाज की प्रतिभाओं को प्रोत्साहन मिले। उनकी समस्याओं के समाधान और अपेक्षाओं की पूर्ति का पथ प्रशस्त हो। उनमें करुणा, संवेदनशीलता नैतिकता, प्रामाणिकता, चरित्र निष्ठ आदि गुणों का विकास हो।
- अणुव्रत, प्रेक्षाध्यान, जीवन-विज्ञान, अहिंसा प्रशिक्षण, सापेक्ष अर्थशास्त्र, जैन दर्शन आदि विषयों के विशेषज्ञ प्रवक्ता तैयार हो।

आचार्यश्री महाप्रज्ञ के शब्दों में – तेरापंथ प्रोफेशनल फोरम के लोग विकास परिषद और परामर्शक परिषद का दायित्व निभाएं।

पवित्र उद्देश्य के साथ तेरापंथ प्रोफेशनल फोरम अस्तित्व में आया है। परम श्रद्धेय आचार्य श्री महाप्रज्ञ के शासनकाल की यह एक उपलब्धि है। परम श्रद्धेय आचार्यश्री महाप्रज्ञ को इस संगठन से बहुत आशाएं और अपेक्षाएं थी। परम श्रद्धेय आचार्यश्री महाश्रमण के आध्यात्मिक मार्गदर्शन में तेरापंथ प्रोफेशनल फोरम उन आशाओं और अपेक्षाओं को पूरा करने का संकल्प करे, केवल संकल्प ही नहीं, सार्थक प्रयत्न करें जिससे उसके व्यक्तित्व और कर्तृत्व का नया आयाम समाज के सामने प्रस्तुत हो सके। तेरापंथ प्रोफेशनल फोरम का नव प्रकाशित समाचार पत्र इस दृष्टि से दिशादर्शक और उत्प्रेरक बन सकता है।

मुनि धनंजय कुमार
सरदारशहर



In the words of Sadhvi Pramukha Shri Kanak Prabhaji conveying a message

अहम्

किसी भी समाज की धड़कन है उसका बुद्धिजीवी। जिस समाज का प्रबुद्ध वर्ग जागरूक, सक्रिय और सामाजिक दायित्व से स्वयं को जोड़कर चलता है, वहां तीव्र गति से विकास की संभावना की जा सकती है। जागृत बुद्धिजीवी फिल्टर होता है। उसे अच्छे-बुरे की पहचान होती है। वह करणीय एवं अकरणीय के बीच की भेदरेखा को समझ सकता है।

तेरापंथ प्रोफेशनल फर्म एक नवोदित मंच है। इसके सामने कुछ विशेष लक्ष्य हैं और लक्ष्य-प्राप्ति का मजबूत संकल्प भी है। एक न्यूज लेटर के माध्यम से यह मंच अपने मिशन को समाज के विचारशील लोगों तक पहुंचाना चाहता है। लक्ष्य ऊंचा है। इसे हासिल करने के लिए उच्चस्तर का प्रयास अपेक्षित है। बीज कभी अन्तरिक्ष में नहीं बोया जाता। उसे धरातल की अपेक्षा रहती है। तेरापंथ समाज एक धरातल है। इसमें विकास के बीजों का वपन करना है।

चारित्र-निष्ठा एवं संघनिष्ठा के खाद-पानी से उनका अंकुरण व संवर्धन करने की प्रतिबद्धता हो तो प्रोफेशनल मंच की उपयोगिता स्वतः प्रमाणित हो जाएगी।

श्रीङ्गरगढ़
23.12.2009

साध्वीप्रमुखा कनकप्रभा





A message from Muni Shri Rajneesh ji

सीसं जहा सरीरस्स जहा मूलं दुमस्सय ।
सव्वस्स साहुधम्मस्स तहा ज्ञाणं विधीयते ॥

जैसे शरीर में मस्तिष्क का मुख्य स्थान होता है वृक्ष में जड़ का मुख्य स्थान होता है उसी प्रकार सभी धर्मों में ध्यान को मुख्य कहा गया है। वैसे ही समाज में प्रबुद्ध, बुद्धिजीवी व्यक्तियों का स्थान महत्वपूर्ण होता है क्योंकि उनके पास प्रखर बुद्धि होती है, नया चिन्तन होता है और उनका तकनीकी ज्ञान भी समृद्ध होता है।

वर्तमान वैज्ञानिक एवं प्रतिस्पर्द्धावादी युग में समाज को अपेक्षा है चिन्तनशील व्यक्तियों की, प्रबुद्ध लोगों की।

तेरापथ प्रोफेशनल्स फार्म एक प्रबुद्ध व्यक्तियों का मंच है जिसमें विभिन्न योग्यता (प्रोफेशन) वाले व्यक्तियों को जोड़ा गया है। इस फार्म का मुख्य उद्देश्य है सभी प्रोफेशनल बन्धुओं को एक मंच पर लाना, नेटवर्किंग करना, धर्मसंघ के अवदानों के साथ जोड़कर उन्हें जन-जन तक पहुंचाना। शिक्षा और चिकित्सा के क्षेत्र में नैतिकता के संपोषण हेतु कार्य करना तथा नई प्रतिभाओं के पल्लवन हेतु विशेष प्रयत्न करना आदि-आदि।

मुझे आशा और विश्वास है कि तेरापथ प्रोफेशनल्स फार्म से जुड़े सभी प्रोफेशनल्स धर्मसंघ के अवदानों से जुड़कर उनकी गति-प्रगति में अपना पूर्ण योगदान देंगे तथा तेरापथ प्रोफेशनल फार्म को दिन-प्रतिदिन ऊंचाई तक ले जाने के लिए प्रयत्नशील रहेंगे।

तेरापथ प्रोफेशनल न्यूज लेटर एक संवाद का (नेटवर्किंग का) कार्य करेगा तथा साथ-साथ में विभिन्न प्रकार के आलेखों द्वारा व्यक्ति और समाज को नया दिशा बोध भी प्राप्त हो सकेगा। यह न्यूज लेटर जन-जन के लिए उपयोगी बने इसके लिए निरन्तर चिन्तन, मंथन और क्रियान्वति होनी आवश्यक है।

मुनि रजनीश



His holiness

Acharya Shri Mahapragyaji

Speaks...

आचार्यश्री महाप्रज्ञजी सन्देश

मैं दो आयामों में विश्वास करता हूँ। एक आयाम है अनुशासन और दूसरा है विकास। अनुशासन के बिना विकास अर्थशून्य और विकास के बिना अनुशासन यन्त्रवत् यान्त्रिक बन जाता है। सौभाग्य है कि आचार्य भिक्षु ने एक अनुशासन का मजबूत आधार हमें दिया है। उसे दुनिया में वैदूर्य कहा जा सकता है। परम्परा आगे बढ़ी, जयाचार्य ने विकास का रास्ता खोला और आचार्य तुलसी ने विकास को शिखर पर पहुँचाने का प्रयत्न किया। आज एक अपेक्षा या एक कमी जो हमें लग रही है, वह यह है, कि देश में विदेश में कोन्फ्रेंस होती है। हमें निमन्त्रण मिलता है कि हमें अच्छे वक्ता चाहिए। अच्छे प्रतिनिधित्व करने वाले कुशल व्यक्ति चाहिए। सियोल दक्षिण कोरिया में कोन्फ्रेंस थी। वे केवल वेस्टर्न फिलोसॉफी को फिलोसॉफी मानते हैं भारतीय दर्शन को दर्शन नहीं धर्म मानते हैं। भारत में इस धारणा के साथ सारे पश्चिम के लोग उसमें भाग लेते हैं। हमें पता चला कि वहाँ एक कोन्फ्रेंस हो रही है। समणी चेतन्यप्रज्ञा और समणी चारित्र प्रज्ञा ने उसमें भाग लिया। वहाँ के लोगों को जैन धर्म और दर्शन से परिचित कराया।

मैं आज संक्षेप में इतना कहना चाहूँगा कि आप में से पांच व्यक्ति तो अणुव्रत के अच्छे ईण्टरनेशनल प्रवक्ता हो अन्तर्राष्ट्रिय प्रवक्ता हो, पांच व्यक्ति प्रेक्षाध्यान के ऐसे ही विश्व व्यापी प्रवक्ता हो, पांच व्यक्ति जीवन विज्ञान के, पांच व्यक्ति जैन दर्शन के प्रवक्ता बने और पांच व्यक्ति अहिंसा प्रशिक्षण के प्रवक्ता बने। इसके अतिरिक्त भी बहुत सारे विषय हैं। पांच व्यक्ति जैन विश्व भारती के विकास की तरफ ध्यान दें। पांच व्यक्ति विश्वविद्यालय के विकास की तरफ ध्यान दें। अलग-अलग विभाजन करें सब व्यक्ति एक ही काम करें तो विकास नहीं हो सकता। डिविजन ओफ लेवल अच्छा सिद्धान्त है। यह एक हमारा डिविजन होना चाहिए, विभाजन होना चाहिए अलग-अलग विषय हैं। जैसी रुचि हो अगर इस प्रकार 50 व्यक्ति अथवा 100 व्यक्ति हमारे सामने प्रवक्ता के रूप में हो। जो भी मांग आती है हमें सोचना नहीं पड़ता कि किसको भेजें। अभी तो दो चार व्यक्तियों पर ही ध्यान जाता है।

तेरापंथ धर्मसंघ में संगठनात्मक संस्थाओं के साथ-साथ विकास के लिए है विकास परिषद्। मैं तो सोचता हूँ कि अब यह विकास परिषद् का काम भी यह प्रोफेशनल परिषद् के हाथ में आ जाये और वे सारे विकास की बात सोंचे चाहे सामाजिक दृष्टि से, शिक्षा की दृष्टि से। आपके ओबेजेक्टिव भी विकास के लिए ही है। व्यक्तियों को तैयार करने की दृष्टि से विकास परिषद् का दायित्व संभाल ले और साथ में समाज का विकास कैसे हो, इस विषय पर भी चिंतन करें।



सामाजिक प्राणी एकांगी जीवन नहीं जी सकता। वह समाज का काम करे और आध्यात्म दर्शन का काम न करे तो अधूरी बात होगी और समाज का और अध्यात्म का काम करे वह दर्शन और अध्यात्म का कार्य करे समाज का न करे तो भी अधूरी बात होगी। हमें दोनों आंखों से बराबर देखना है। तीसरी आंख खुल जाये तो बहुत बड़ी बात है। कम से कम दोनों आंखों से समाज का विकास कैसे हो और साथ में जैन दर्शन और जैन धर्म का विकास कैसे हो। इन दोनों आयामों में हमें शक्ति का नियोजन करना है।

बहुत वर्षों से कुछ समझदार लोग मुझे सुझाव दे रहे हैं कि आचार्य के लिए भी एक परामर्शक परिषद होनी चाहिए, जो परामर्श देती रहे। समाज की स्थिति के बारे में, विकास के बारे में सारा कार्य करता रहे, अब मैं सोचता हूँ जो नया रूप बन रहा है, उसमें अब अलग से परामर्शक परिषद बनाने की जरूरत नहीं होगी। यह परिषद ही विकास परिषद का कार्य कर अपने आप में परामर्शक परिषद बन जायेगी। दोनों काम साथ में हो जाये आज बड़ी अपेक्षा है। आचार्य तुलसी की सूक्ष्मदृष्टि और भविष्यदृष्टि विलक्षण व अलौकिक थी। इतना सूक्ष्मदर्शन, इतना भविष्य दर्शन, इतनी विकास की तरंग और उमंग वाला दूसरा व्यक्ति मैंने नहीं देखा, जो इतनी विकास की बात सोचता हो।

जैन विश्व भारती उनकी कल्पना का एक मूर्त रूप है। गुरुदेव की भाषा में यह काम धेनु है। आप भी इस तपोभूमि इसके विकास के बारे में सोचें। तेरापंथ धर्म संघ एक आयामी नहीं है। फोर डायमेंशन की बात आज चल रही है। हमारे धर्मसंघ के ते अनेक डायमेंशन्स हैं। आज जो रूप गुरुदेव ने तेरापंथ का बनाया है और जिस भूमि पर तेरापंथ को प्रतिष्ठित किया है, आज उसकी इतनी मांग है। पर उस मांग को पूरा करने के लिए अगर रो मेटेरियल नहीं है तो मकान कहां से खड़ा होगा रो मेटेरियल तो अच्छा चाहिए। यह सारा काम परिषद को करना चाहिए। आपके सामने एक तरफ है विकास परिषद और एक तरफ परामर्शक परिषद है। दोनों के दायित्व की सूची आपके सामने रहे और इस दिशा में आप अपना विभाजन करें कि कौन व्यक्ति किस दिशा में काम करेगा।

सब लोग आये और एक दिशा में कार्य करें, यह उचित नहीं है। विभाजन करके कार्य करें उपयोगी होगा। हर वर्ष एक साथ 500-700 व्यक्ति ईकट्टे हो जरूरी नहीं लगता। दो, तीन वर्ष के बाद एक बड़ा आयोजन हो यह ठीक है। किन्तु जो 10-20-50 लोग मूल में हैं वे सारी योजना बनाएं। फिर क्रियान्विति की बात पर चिंतन करें। बिना क्रियान्विति के कोरी प्लानिंग, कोरी योजना क्या काम आयेगी। आजकल तो दर्शन भी कोरा नहीं रहा। दर्शन के साथ एप्लाइड फिलोसोफी होनी चाहिए। इन सारे कोणों से सोचें कुछ नया रूप बनाये। फिर प्रोफेशनल्स विकास परिषद के रूप में बदल जाए। विकास परिषद ऐसी बन जाये कि हम लोगों को ज्यादा कुछ सोचना नहीं पड़े। जो भी



कुछ काम सामने आये, तत्काल सूचना मिली और काम हो गया। इस दिशा में सब लोग गंभीरता से चिंतन करें।

दूसरा प्रवचन

मैं जैन दर्शन को सामने रखकर कुछ चर्चा कर रहा हूँ। जैन समाज का बौद्धिक वर्ग जिसमें समझने की क्षमता है, अपनी बात को पहुंचाने की क्षमता है, और आज की भाषा में अगर कहूँ तो जिनमें मार्केटिंग की क्षमता है, वे लोग यह काम कर सकते हैं। साहित्य के द्वारा, गोष्ठियों के द्वारा, कोन्फ्रेंसज के द्वारा और सम्पर्कों के द्वारा हो कार्य को आगे बढ़ाया जा सकता है।

तेरापंथ के बारे में अनेक लोगो ने पीएचडी के महाप्रबन्ध लिखे हैं। किन्तु एक जर्मनी का प्रोफेसर, जो वर्तमान में ब्रिटेन में है पीटर पयूगल जिसने तेरापंथ विषय पर पीएचडी का भारी भरकम शोध प्रबन्ध लिखा है, बहुत सूक्ष्मता से लिखा है। उसके बहुत गंभीर प्रश्न हमारे पास आते रहते थे। उनके उत्तर देना भी कठिन कार्य था। इस बात पर हमें चिन्तन करना है कि हमारा स्वयं का अध्ययन हो। और अध्ययन के बाद उसका प्रजेन्टेशन कैसे हो ? उसे व्यापक स्तर पर कैसे प्रस्तुत कर सके ? आज समाज में कुछ लोग हैं, जो ये काम करते हैं, लोग उन्हें बुलाते हैं। ऐसा अलग वर्ग भी आज बन रहा है, जिसे बुलाया जा रहा है, और उसकी बात सुनी जा रही है। अगर हम जैन धर्म को वर्तमान समस्या के संदर्भ में ठीक तरह से प्रस्तुत कर सके तो ऐसा नया वर्ग अधिक उपयोगी हो सकता है। ऐसा अनुभव हुआ है।

हमारे कुछ प्रतिनिधि जो विदेशों में जाकर काम करते हैं, उनकी समय-समय मांग आती है। वर्ष में कई बार उनको विदेश में जाना पड़ता है। मांग ज्यादा है पर वे नहीं जा सकते व्यापार व्यवसाय, उद्योग आदि कर रहे हैं, उन्हें आज छोड़ना भी बड़ा मुश्किल है। उसमें भी बड़ी व्यस्तता रहती है। किन्तु मैं मानता हूँ कि इसमें भी कुछ परिवर्तन हो सकता है। श्रीचन्द्रजी रामपुरिया का उदाहरण प्रस्तुत करूँ। वे कलकत्ता में वकील थे किन्तु उसके साथ-साथ उन्होंने तेरापंथ पर जितना काम किया, जितना लिखा, शायद पांच-दस आदमी मिलकर भी नहीं कर सकते। प्रतिदिन उनके लेखन का काम और अध्ययन का काम चलता था। उधर वकालात का काम भी चलता था। हमारे सामने भी बीसों काम रहते हैं। दिन में अनेक काम करते हैं। कितने लोग आते हैं। कभी कोई आता है। कभी कोई किसी प्रश्न को लेकर आता है। कभी कोई समस्या को लेकर आता है। उपेन्द्र वाजपेयी ने प्रश्नों की लम्बी सूची आई। एक व्यक्ति ने तो प्रस्ताव रखा कि मैं आपके सामने 60 हजार प्रश्न रखना चाहता हूँ आप उत्तर दें। हमने कहा यह तो असंभव बात है बहुत कठिन बात है।



हम टाईम का ठीक नियोजन करें, समय का प्रबन्धन ठीक करें। दसवेंकालिक सूत्र के उस सूक्त का सामने रखें – कालेकालं समायरे। हम इसके आधार पर ही कार्य करते हैं। जब हम काम में बैठते हैं तो घड़ी के साथ चलते हैं। दो से ढाई तक एक काम, ढाई से तीन तक दूसरा काम, तीन से साढ़े तीन तक तीसरा काम, साढ़े तीन से चार तक अगला काम। इसलिए इस विषय पर चिंतन करें में तो केवल सुझाव दे रहा हूं। इस पर कुछ लोग या सब लोग जो भी चाहे चिंतन करें। जैन दर्शन, जैन धर्म, जैन आचार के समझने का प्रयत्न करना है। सामाजिक जीवन के लिए जैन जीवन शैली भी उपयोगी है। कुछ लोगों को वह योग्यता प्राप्त करनी है कि वे जैन दर्शन को वैज्ञानिक दृष्टि के साथ समाज के सामने, जनता के सामने, राष्ट्र के सामने प्रस्तुत कर सकें। यह जो फोरम बना है यह उन लोगों का है जो पैसे के धन्धे में रहते हैं। चाहे वकील हो, सीए हो, चाहे और कोई भी हो, उससे परे हटकर नहीं है। जैसे हम लोग कहते हैं शब्द से अशब्द की यात्रा होती है। वैसे ही पैसे से अपैसे की भी यात्रा होनी चाहिए। पैसे से परे भी दुनिया है और उससे परे जगत है।

उसमें भी हम थोड़ा समय का नियोजन करें। शायद अधिक आनन्द का अनुभव होगा, अधिक विकास भी होगा। सत्य इतना विशाल है कि कोई भी मानकर न चले कि मैंने सब कुछ पा लिया। वह अनन्त है, विराट है, उसका पार नहीं किन्तु हमारा प्रयत्न उस दिशा में चलता रहें, सत्य की खोज जारी रहे और जीवन को ऐसा जोड़े जिससे ये मानसिक विकृतियां डिप्रेशन तनाव टेंशन इन सबसे मुक्त रहकर शांति और आनन्द का जीवन जी सके और इस दिशा में दूसरों को भी शान्ति और आनन्द में सहभागी बना सके अपने सुख को बटोर सके और बांट सके।





Preksha Dhyana

What is Preksha Dhyana?

It is a technique of meditation for attitudinal change, behavioral modification and integrated development of personality. It is based on the wisdom of ancient philosophy and has been formulated in terms of modern scientific concepts. We hope that the synthesis of the ancient wisdom and the modern scientific knowledge would help us in achieving the blissful aim of establishing amity, peace and happiness in the world by eradicating the bestial urges such as cruelty, retaliation and hatred.

Age of Tension

In this age of technology, industrialization and over urbanization, we are constantly subjected to tremendous stresses and tensions. These in turn produce psychosomatic diseases, like hyper tension, insomnia and various kinds of heart diseases. In desperation people take to drinking and dangerous drugs which give temporary relief but create more serious problems. The remedy does not lie in drugs or fantasy but in a process of catharsis and development of the inherent powers.

Philosophy teaches us to realize that our existence is functioning in duality i.e. there is a spiritual self within a physical body. Science is also proving that life's processes for man lie almost wholly within him and are amenable to control. The control has to be exercised by the power of the spiritual self and this inherent potential and be developed by knowing how to live properly which

includes eating, drinking and breathing properly as well as thinking properly.

Benefits of Preksha Dhyana?

Preksha may appear to mean different things to different people because it contributes to increase physical, nervous as well as spiritual energies. On physical level it helps each bodily cell to revitalize itself. It facilitates digestion; it makes respiration more efficient and improves circulation and quality of blood.

On mental level it proves to be an applied method to train the mind to concentrate. It offers a way to treat serious psychosomatic illnesses without drugs, is an efficient tool for ending addictions and other bad habits, it reveals to one the mysteries of the mind by the realization and real experience of the inner consciousness which includes the subconscious and the unconscious. On the emotional level the strengthening of conscious reasoning controls reactions to environmental conditions, situations and behaviors of others, harmonization of the functioning of nervous and endocrine system, results in control and ultimate eradication of psychological distortions.

On a spiritual level regulation and transformation of blood chemistry, through proper systemization of neuro endocrinal secretions, dispassionate internal vibrations leads one to attain the power to control the mind and to become free from the effects of external forces compelling one to lose equanimity.





Aim of Preksha

The main purpose of the practice of preksa-dhyana is to purify the mental state. Mind is constantly choked by contaminating urges, emotions and passions. This hampers the flow of wisdom. The hurdles of uncleanness must first be removed. When the mind is cleansed peace of mind automatically surfaces. Balance of mind, equanimity and the state of well-being are also experienced simultaneously.

As we shall see later, manifestation of "Taijasa Lesya" is the commencement of purity of mind. The state of well being is ever associated with Taijasa Lesya. Thus "Taijasa Lesya" brings about the state of well-being; "Padma Lesya" brings about peace of mind; and "Sukla Lesya" results in purity and equanimity.

It should always be remembered that the ultimate aim of sadhaka is purity and equanimity-freedom from contamination of passions. The state of well-being is not our ultimate aim, it will inevitably ensue; nevertheless, it is not the objective. Similarly peacefulness is also a secondary benefit and will always be achieved, but not the aim. We have to transcend both these mental states to reach our ultimate purpose, viz. total purity of mind and goodness.

The schedule and details regarding the camps can be availed at www.preksha.com.

Initiation

At the commencement of the meditation session, all *sadhakas* shall assume a posture of cross-legged position, totally relax the body and mind to remove the tension, and with folded hands, recite the following aphorisms.

1. "*abbhutthiomi arahanae*" : dedicate myself to the practice of Preksha-Dhyana
2. "*maggam uvasampajjami*" : I initiate myself into the path of Spiritual Practice.
3. "*samattam uvasampajjami*" : I initiate myself into the practice of Internal Perception.
4. "*samjamam uvasampajjami*" : I initiate myself into the practice of Spiritual Experience.

Thus the *sadhakas* initiate themselves into the practice of Preksha - Dhyana.

Two permanent training centers have been established at:

- Tulsee Adhyatma Nidam at Jain Vishwa Bharati, Ladnun (Rajasthan State)
- Adhyatma Sadhana Kendra at Mehrawali (New Delhi)

A short course in Human Relations-

The six most important words:

The five most important words:

The four most important words:

The three most important words:

The two most important words:

The most important word:

The least important word:

I admit that I was wrong.

You did a great job.

What do you think?

Could you please. . .

Thank you.

We.

I.



A Living Legend –

Acharya Shri Mahapragyaji

- Samani Charitra Pragya

Acharya Mahapragya, a glorified divine soul of 21st century dedicated for humanity lived the life of Non-violence. He was a legend who knew how to live with time. He knew when to become a meditator and when a prolific philosopher, when a non-sectarian reformer and when to act his leadership of Terapanth congregation, when a researcher fishing in the scriptures to bring out universal truths and when a poet diving into ocean of mystical secrets. He was a man all in one. Every breath he inhaled brought innovative ideas and every work he undertook was explorative.

He explored the teachings of Lord Mahavir with its individual, social, national and international relevance. He has not only restated the philosophy of Lord Mahavir but beautified its shape for creating a healthy society. His mission was to educate people, the maxim of peaceful co-existence devoid of all negativities.

He believed human brain and hearts can be transformed but with a system of training. It included resolution for inner transformation developing an immaculate system of training in Non-violence.

For resolution he navigated 'Anuvrat Movement' emerging with the eleven code of conduct potent enough to solve the major problems of the world.

Acharya Mahapragya very well knew that the resolution accepted by the left brain needs the services of right brain for manifestation.

Thus to bridge the ever existing gap between believing and doing, His Holiness developed 'Training in Non-Violence'. The objective was well planned and

structured as follows-change of heart, change of vision, change in system and change in life style.

Acharya Mahapragya started 'Training on wheels' named "Ahimsa Yatra". This Ahimsa Yatra (Non-violence March) (2001-2009), was a walk on foot, a nonviolent and ecofriendly means of journey to disseminate the message of Ahimsa, guide the common folk for healthy non-violent life style and above all to train human psyche and human hearts to live non-violence rather than think non-violence. The journey of thousands of miles explored Maharashtra, Gujarat, Rajasthan and Madhya Pradesh.

With the goal of unification of organizations of nonviolence, Acharya Mahapragya formulated Congress of organization working on non-violence (Ahimsa Samavaya). It was a reflection of his deep thoughts and compassion towards burning global problems. These campaigns were to head India from "Svarajya" to suraj"



He introduced Preksha Meditation for inner transformation. Preksha is a blend of ancient meditation translated into scientific explanation. These self experienced rejuvenations of ancient system of meditation stood as peace rendering panacea for every human being.

Having realized a dire need to fulfill the lacunae in the education, Science of living was structured by him. Science of living, a unique complementary system of education was for the development of emotional and spiritual intelligence in the students. This is the most requisite part or essence of teaching without which no education is complete.



Bearing the torch of non-violence, peace and harmony, he addressed several political leaders, educationists, economists, environmentalists, academicians and religious leaders to overcome the crisis of world.

Acharya Mahapragya's unparalleled contribution is translation and commentary composition of Jain Agam scriptures being a scholar,

The scholarly, linguistic, scriptural expertise creamed with deep intuitive power of him created a faith in Acharya Tulsi's mind. Thus he was entrusted with this big responsibility.

Agam, originally composed in Prakrit language remained available to mere scholarly class. Rereading there scriptures in ancient content and rereading it in modern language has made him immortal.

It has also opened new doors of research and exploration which remained locked by the limits of language and scholars.

The Great work of scriptural translation and commentary was undertaken in 1955 carried on for decades giving new meanings to words, revealed secrets from untouched pages, above all answered many unanswered questions.

Acharya Mahapragya made himself available to the world for ever by his authored books which list more than 300. His writings diversified in subjects like philosophy, psychology, great literal compositions, life guiding books, meditation, mystical mantras, health scriptures, economic evolution imbibing the concept of relative economics and many more fields. His vision and mission to enlighten the humanity reached not only elite but every one across the world.

His mystical and charismatic, personality was incarnated only to heal the earth. This great ambassador of moral awakening breathed his last on 9th May 2010 (Sunday) at 2.55 PM in Sardarshahar. Hundreds and thousands of his grieved devotees from India and abroad, of all caste and creed flooded to Sardarshahar (Rajasthan) to have a last glimpse of their beloved Guru.

His Holiness last discourse to humanity was, "you are the creator of your own life having a choice to make it good or bad. If any one deceives you, it is only your greed. Happiness and sadness are the gifts of material world, but the soul is beyond all these dualities. Bliss is the nature of soul."

His soul dwelled in bliss in this world and carried away with him this only treasure he owned.

In the words of elite and common men

President of India, Pratibha Patil sent her feelings. "Demise of Acharya Mahapragya is a great loss of the world and for the world."

Former Chief Minister of Rajasthan Vasundhara Raje, "This great man was like a father to me, who always guided and inspired me." Further sharing her experience of his contribution she adds, "In Ahimsa Yatra he became a light to enlighten the dark world of aggression and violence. He knocked every door of many many villages, town & cities to open the hearts of love, compassion and a deep passion for ahimsa."

Former President of India, Abdul Kalam flew to Sardarshahar to have a last glimpse of His Holiness. He expressed grief saying, "Acharya was a great soul, a thinker who lived for not mere Jains or Terapanth but the world at large. I have lost a good friend."

K.C. Sudarshan said, "He was not mere lover of Human being but compassionate towards every form of life, even a small ant."

His Holiness Acharya Mahashraman, the 11th successor of Terapanth congregation expressed, "Acharya Mahapragya not only served society, nation, and humanity, he has served me, nurtured me, elevated me to the height of his own successor,"

Sadhvipramukha Shri Kanakprabhaji shared her experience, "A man like Acharya Mahapragya is born once in centuries to come, He was a living legend. He left great dreams that are to be fulfilled by us in the guidance of Acharya Mahashraman.

Mukhya Niyojika Vishrutvibha said, "He is an eternal light only to remove darkness of the world."

The devotees expressing their devotion and past memories says, "Acharya Mahapragya was an answer to any question and a solution renderer to any problem.

The immortal Mahapragya

It is an irony, that we have to make ourselves understand that he is no more no-more. The great scholar saint is still alive. His stature being clipped in the eyes of his followers, His love that regulates heart beats of hundreds of thousands of his devotees, the voice that vibrates in peoples mind and scholarly lectures recorded in the brains of scholars, the smile that dissolved the pain and misery of people stays locked in the memories of every man, His divine aura is still alive in the followers meditating his divinity.



But the irony remains the same that we have to console ourselves with his presence in ourselves in spite of realizing his physical absence outside.

Birth: June 1920 in Tamkore

Name: Nathamal choradia

Initiation: 29th January 1931, Sardarshahar

Title of "Mahapragya": 12th November 1978, Gangashahar.

Yuvacharya: 3rd Feb, 1979 in Rajaldesar

Acharya: 18th Feb 1994 Sujangarh

Acharya Coronation: 5th Feb, 1995 New Delhi

Yugpradhan: 23rd January 1999, Tohana, Hariyana

D.lit by Netherland intercultural Open University: 11th Nov. 1999

Indira Gandhi National Intergration award: 31st oct 2003, Surat

Diwali ben pragless & relays award, Diwali ben Mohanlal Mehta Charitable Trust, 17th April, 2003

Lokmanya Maharshi: 27th April 2003

Mahatma: 25th April 2004, World Jain Federation

Dharmachakravarti: 15th June 2004, awarded by relegions gurus of south

Sumpradayik Sadbhav Award: 2nd August, 2005 by Govt. of India

Mother Teresa award: 6th Aug. 2005/

Demise: 9th May 2010 Sardarshahar.

Ambassoder of peace– utar religions federation for world peace (London)

Nonvoilence award– Institute of Jainology (London) 2008.

Namaskar Mantra

Namo Arihantanam: - I bow to the arithantas - the ever-perfect spiritual victors

Namo Siddhanam: - I bow to the siddhas - the liberated souls

Namo Ayariyanam: - I bow to acharyas - the leaders of the jain order

Namo Uvajjayanam: - I bow to upadhyayas - the learned preceptors

Namo Loe Sawa Sahunam: - I bow to all saints and sages everywhere in the world

Eso Panch Namukkaro: - These five obeisances

Sawa PavapPanasano: - Erase all Sins

Mangalancha Savvesin : - Amongst all that is auspicious

Padhamam Havai Mangalam: - This is the foremost

In the above prayer, Jains do not ask for any favors or material benefits from their Gods, the Tirthankaras or from monks and nuns. They do not pray to a specific Tirthankara or monk by name. By saluting them, Jains receive the inspiration from the five benevolent for the right path of true happiness and total freedom from the misery of life.



A Glorious Personality :

Acharya Mahapragya

-Mukhya Niyojika Sadhvi Vishrut Vibha

Once a hermit came to a village named Tamkore, in Rajasthan. He was begging alms. While doing so he came across a child who was playing outside his home. The hermit proclaimed, "This child will die within the next seven days". A few steps after he reached another unassuring house and saw another small child. This time the hermit predicted, "This boy will grow up to be a great yogi." Everyone in the village came to know about both the incidents. Nobody could believe on this prophecy.

After a week, that former child took his last breath. The member of the family recalled the words of the hermit and set out to look for him but only in despair. Nobody knew his whereabouts. Now it became clear that he was indeed a great predictor.

Who could believe that this small child who was prophesied to be a yogi would actually become the leader of such a colossal sangha and shall be known as Acharya Mahapragya.

He was initiated with his mother by late 8th Acharya Shree Kalugani at the tender age of ten. He was named Muni Nathmal. Just after his initiation he was entrusted to Muni Tulsi for the development of his personality. How difficult it was to teach a child who had never gone to school. But Muni Tulsi was aware of the bright future of this child. Though Muni Nathmal was not brilliant in his childhood still Muni Tulsi never got disappointed. He felt difficult in the initial stage to teach him. All of a sudden, a radical change occurred in his life. His inner knowledge and intuition power manifested.

Acharya shree Tulsi wanted to do a lot for the upliftment of the mass and the Terapanth order.

Muni Nathmal had an extra ordinary personality. First of all he was a saint, then he was a great orator, deep-thinker, prolific writer. He had always keen interest in acquiring scientific

knowledge. His study was deep and thinking process was vast. He had written books on Jain philosophy, anuvrat, nonviolence, relative economics, preksha meditation etc. Life sketch of Lord Mahavira is an authentic book of Muni Nathmal. 'Jain Dharshan Manan and Mimansa' is one of the best text based on Jain philosophy.

Influenced by the great personality of Muni Nathmal, Acharya Shree Tulsi entitled him as 'Mahapragya' in 1978. Almost after a year on 3rd Feb, 1979, Acharya Shree Tulsi declared Mahapragya Muni Nathmal as his successor, he became famous as Yuvacharya Mahapragya. In a mammoth public meeting on 18th Feb 1994, at Sujangarh, Acharya Shree Tulsi gave up Acharyaship and declared Yuvacharya Mahapragya as Acharya. It was unprecedented event of history, where a competent and prodigious Acharya entrusted it to his successor.

Acharya Shree Tulsi felt a short coming in the field of meditation. He discussed it with Mahapragya. Acharya Shree Tulsi said, "There is no independent process of meditation among the Jains. The life of Lord Mahavira has been a living emblem of meditation but there is no systematic process available at present. Can the process of meditation come into being?" From that day onwards Mahapragya engaged himself in deep meditation, he made his body as laboratory and consequently a new method known as 'Preksha Dhyana' was evolved.

Today in this scientific age, we feel that stress is mounting with leaps and bounds. Preksha Dhyana is a panacea for it. The scientific process of preksha dhyana has proved unique for the development of entire personality. Thousands of people of all casts, creed, colour and classes have gained from Preksha Dhyana. Lord Mahavira and Jain Acharyas had also practiced meditation but the technique of meditation somehow appeared. Therefore the credit of reviving it goes to Mahapragya.



Once Acharya Shree Tulsi was in Maharashtra. He was going through a magazine named "Dharmdoot". He came across the information of editing of 'Baudha Tripitak'. Immediately he called for Mahapragya, showing him the magazine and said, "Is it possible for us to edit the Jain agamas? Mahapragya said, "Why not? we can do every work by the grace of Gurudev".

Though this reply assured Acharya Shree Tulsi, still he said, "The task is very vast. How can this happen?" Again Mahapragya said, "Don't worry. Whatever you wish that will be done."

At that time Mahapragya had neither the experience of editing the Agams nor did he have any single experienced man before him. It was estimated that the editing work would be accomplished within five years. Subsequently the work was started with the gain of experience. It seemed that this work will take almost fifty years to bring to an end. Later on Acharya Shree Mahapragya used to say, "This work will take almost 100/150 years." Up till now many Agamas have been edited and the scholars of Jain Agamas have admired them.

Acharya Mahapragya paid his attention towards the problem of education. He formulated the concept of 'Jeevan Vigyan' (Science of living) for this universal problem. He said that the present system of education is not faulty as it has produced a number of doctors, lawyers, judges, engineers who have enhanced the glory of our nation. It is useful but it is inadequate.

In modern education, educationists are alert for the intellectual and physical development but ignore the mental and emotional development. Realizing this unbalance

in the present system of education, Acharya shree Mahapragya put forth his idea in the form of 'Jeevan Vigyan'. Now-a-days the course of Jeevan Vigyan has been introduced in many schools in Rajasthan, Hariyana, Bihar and Delhi. Everybody feels that this course has the potential to transform the personality of the child. Thus, the process of the 'Jeevan Vigya' has produced great results.

Acharya Mahapragya had contributed a lot for the upliftment of the masses. He started 'Ahimsa Yatra' since 5th December 2001. During this yatra he visited Gujarat, Maharashtra, Daman, Delhi, a small part of Uttar Pradesh, Hariyana and Punjab. He thought about non-violence, preached non-violence and trained the people to be non-violent. He believed that the seed of non-violence can be sown in human brain through the training in nonviolence.

Though Acharya Mahapragya belonged to a particular Jain community but he had a personality beyond the sectarian boundaries. He led a life full of spirituality. This is why, he said –

- 1- Soul is my god.
- 2- Renunciation is my prayer.
- 3- Amity is my devotion.
- 4- Self restraint is my strength.
- 5- Non-violence is my religion.

Acharya Mahapragya used to work for seventeen hours in a day. He never got tired. His life was fully dedicated to the principles of his Guru, Acharya Tulsi. It is said that Acharya Mahapragya was the Bhasyakaar (Commentator) of his Guru. Not only the Terapanth but the whole Jain community was proud of him as he served the whole mankind.

TWO SUNS

Star Aderoid was the brightest in the sky on 10 June 2010 at 12:30 pm. It was looking as large as the sun with naked eye. This was culminated when the star came within 34.65M miles of the earth. It seemed like the earth has 2 suns..! next time Aderoid may come this close is in 2287.w





The Golden Hour:

When Seconds Count

- Dr. A Gopi

Sr. Consultant Interventional Cardiologist

A heart attack can strike any adult, any time. But some of us, by virtue of our gender, age, family background, or other accompanying illnesses like hypertension, high cholesterol levels, and diabetes, and/or habits like smoking, are more at risk to a heart attack.

But, no adult is absolutely free from the risk of developing a heart attack. Hence, being aware of the symptoms of heart attack would help one to suspect it early, and seek medical help as soon as possible. This could make a difference between life and death.

A heart attack occurs when a narrowing in the arteries and due to accumulation of cholesterol or a sudden blockage from a blood clot cuts off the nutrients and oxygen supply to the heart muscle. The majority of deaths from heart attacks occur suddenly and quickly.

A third of patients never make it in time to the hospital for effective treatment. The patient's survival and further quality of life depends to a large extent on a window of opportunity called "**The Golden Hour**".

The golden hour is a critical time and time is muscle. This is because the heart muscle starts to die within 80-90 minutes after it stops getting blood, and within six hours, almost all the affected parts of the heart could be irreversibly damaged. So, the faster normal blood flow is reestablished, the lesser would be the damage to the heart.

To reduce the damage, it is important to get to the hospital as soon as possible. Other than the consequences of a damaged heart muscle, the most common killer in the early period is an abnormal heart rhythm called ventricular tachycardia and ventricular fibrillation where the heart muscles contract at a rapid rate, but no effective pumping of blood from the heart takes place.

This is why once the person reaches a medical facility (ambulance or hospital).

They are immediately put on an ECG monitor to assess the heart rhythm so they can be given prompt treatment in case of an abnormal rhythm.

Many times, a person may not realize that he or she is having a heart attack, and quite a few who harbor doubts to that affect, spend a considerable length of time in self denial.

The warning signs are chest discomfort or discomfort in the arm, neck, or jaw, shortness of breath, cold sweat, nausea, or light headedness. If you think you have one or more of these symptoms, you need to call the emergency services of a nearby hospital, or get somebody to drive you to the hospital.

Once the patient reaches the hospital, the primary goal of treatment would be to dissolve the obstructing clot, and restore blood supply to the affected part of the heart.

This is done most commonly by clot busting drugs. But of late, the preferred modality is mechanical dissolution of the clot by a procedure called as Primary Angioplasty.

The only prerequisite is that it can be done only in hospitals where a cardiac catheterization laboratory and doctors well versed with this procedure are available.

Primary Angioplasty is a procedure that involves inserting a catheter through the blood vessels up to the heart, identifying the location of the clot, so that it could be dislodged with a balloon. The blood supply is then re-established to that portion of the heart.

The earlier blood supply is reestablished, the lesser would be the damage to the heart, and so, lesser chance of death and of functional disability. The earlier the patient reaches the hospital, the better the response to clot dissolution therapy.

For further details please contact:
gopi.a.dr@gmail.com; +91 9845 047728



Some basics of Jainism...

compiled by Bindu Dhariwal

- Q What is Kaal Chakra?
- α The total period of “Avsarpini” and “Utsarpini” makes a Kaal Chakra.
 - Utsarpini leads to Development and Avsarpini leads to destruction gradually.
- Q What is Samvatsari?
- α A very auspicious and valuable day which comes after a year is called Samvatsari and it falls on the last day of Paryushan.
- Q What does Paryushan mean?
- α It means to be within oneself. This day is celebrated to make oneself realize closer to the soul and for that special days' advance preparations take place.
- Q What is Kshama (forgiveness)?
- α To apologize for one's own mistakes knowingly or unknowingly and to be forgivefull to the others with humbleness and sincerity.
- Q O lord Mahavira ! what are the sins because of which a man becomes “Kangaal” (insolvent)?
- α Aaho Gautam ! the one who grabs or steals wealth or the one who stops one from donating or giving Charity.
- Q O lord Mahavira! Some people are very wealthy but still cannot enjoy the wealth or pleasure, why ?
- α Aaho Gautam – the one who gives Daan (Charity) and regrets about it.
- Q What sins results in not having Children?
- α Aaho Gautam – When a person cuts the green trees or gets it done.
- Q O lord Mahavira! How does a man get all the wealth and pleasures easily whatever he wishes?
- α Aaho Gautam – by treating all the living beings by Daya Bhavana and caring for their well being.
- Q Why is mind restless ?
- α Because of :
 - Future thinking or worries
 - Future attractions
 - Aimless and uncontrollable thoughts
 - Because of attachment and kashay
 - Aimless living style.



Q Why does anger rule over us?

α When :

- One's ego is hurt
- Unfavourable circumstances
- Wishes are not fulfilled
- Wrong eating habits
- Negative thinking

Q What is the step to success?

α The step to success is Efforts (Purushaarth).

Q What is Loukik Dharma & Lokottar Dharma?

α Dharma is a term which also means responsibility.

- Loukik Dharma - means a human performs his duties and responsibilities living within a social circle for the favour of the society, country, village etc.
- Lokottar Dharma – means moving on a clean, clear, pure and spiritual path without mixing with the worldly commitments and connecting only to the pure soul where the means is correct and the aim is to reach the soul in its purest form.

Q What is the difference between Dharma & Punya?

α Dharma and Punya are not the same, they are two different things. Man should do Dharma to purify his soul and not with the intention of Punya. Punya is Shubkarma Pudgal stuck to Dharma.

Dharma is like the Wheat grain and the peel of the Grain is Punya. Eg. - as a farmer does not grow the crops to get the peel, we also should focus on Dharma & not Punya.

Q What are the basic principles of Jain Dharma?

α The basic Principles of Jain Dharma are Aatmavaad, Aatmakartutvaad, Karmavaad, Anekantvaad, Samtavaad etc.

Q Brief – Aatmavaad ?

α It says – “ Every Aatma or soul has infinite strength. But its status is different because of its karma, with which it is attached. Once a soul is Karma free it becomes eternal soul or Parmatma.

Q Brief - Aatmakartutvaad?

α It explains that – “Aatma is the cause for its own happiness and unhappiness. It has to bear the fruits what it has sowed”.

Q Brief karmavaad ?

α The soul with the body takes birth and rebirth on the basis of Karma. Karma is not the Aatma or soul, it is stuck to the Aatma. Once it is detached from the soul then the soul is free and becomes parmatma and the recycle of Birth and death ends.



Q What is Anekantavaad?

Q Everything on this earth has a different explanation, different importance from different aspects, different angles, different time and different point of view and which cannot be given as one single definition or can be viewed from a single aspect.

Q What is Samtavaad?

α It says that "Every small and big living organism is equal from the point of view of Aatma or Soul. No Soul is big or small.



Preaching Qualities of - *Acharya Shri Mahapragyaji*

compiled by **Bindu Dhariwal**

Acharya Sri Maha Sharamanji has discussed the preaching qualities of Acharya Shri Mahapragya Gurudevji in following words...

- @ Language was clear
- @ Language was pure and clean
- @ The language he used was sweet and melodious in itself
- @ His way of speech was well balanced did not ascend or descend and had no hindrance.
- @ He used small incidences and short stories which could mean plenty in itself
- @ He fulfilled the requisites of his audience
- @ He never panicked in explaining the word pronunciation.
- @ He highlighted on the present day problems and made the audience pay attention to it.
- @ Regarding to the problems the world is facing, he presented how religion could guide in solving them.
- @ His sermon had such a flow that at its conclusion the audience would become aware before hand about the end of the topic.
- @ His preaching, ideas were very useful and creamfull to the highly knowledgeable and still useful to the ordinary man also.



how to take

Care Your Eyes

- **Dr. Prakash Jain**
Medical Director,

Divyadrishti Eye Hospital, Bangalore.

Eat lots of fruits & veggies! Carrots, loaded with beta carotene are especially helpful in maintaining healthy eyes.

Never put the water directly to eye (contradictory to popular belief), as water may contain lot of chemicals and germs and it dilutes the tears also.

Using an allergy reducing eye drop during allergy season to 'get the red out' and sooth itchiness may help on a limited basis, but chronic daily use can actually make the problem worse.

Read the labels of eye drops carefully; many drops cannot be used while wearing contacts.

Press cold cucumber slices gently against eyes 10 minutes before going to sleep at night to prevent puffiness.

Wear UV protective sunglasses. Get polarized lenses, NOT just darker lenses. The lenses that only make the world darker will just make your pupils dilate and don't do a thing to stop the UV rays. Prolonged exposure to UV rays can harm your eyesight; protection in youth can help prevent loss of eyesight in later years.

Try not to spend so much time looking at your computer screen

Be sure to wear goggles or other eye protective wear when working with chemicals or any place with harmful airborne particulates.

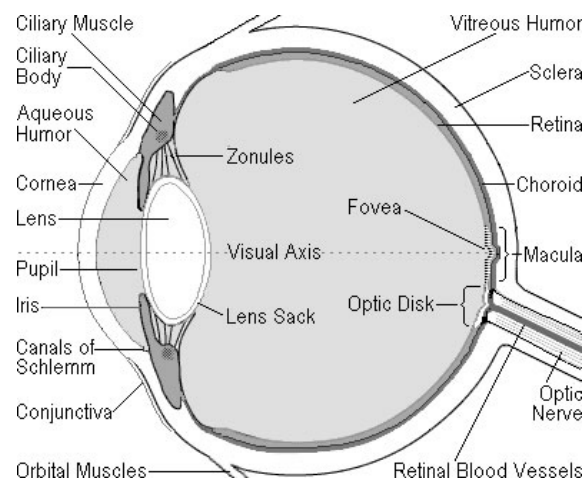
Dont ever rub your eyes when you have something in your eye!

Avoid wearing contact lenses for more than 12 hours. This can cause permanent sight damage as well as extreme discomfort.

Tips -

Don't just use eye drops be sure that they are right for you? While eye drops can make your eyes feel better, their medical benefits have not been entirely proven.

Visit your ophthalmologist every year. They can diagnose problems that may be fixed with glasses, contacts, or surgery. They will also check for dry eyes, problems with your retina, and even conditions of the whole body like diabetes and high blood pressure. Some conditions have no symptoms like glaucoma (kala motia) and diabetic retinopathy which can lead to total blindness if left untreated.



Instead of using eyeglasses or contact lenses, do some research on lasik to correct your vision. There are restrictions on who can or should get this surgery.

Warnings

Never put salt in your eyes.

Never look into the sun directly or with a telescope.

Never put sharp objects in your eyes.

Never rub your eyes too much.

People are staring at computer screens more and more. This gives you dry eyes, but luckily, the problem is only short-term and can be avoided in the first place.

Steps

Blink. People blink at least half as much as normal when staring at the computer screen, because people usually squint and your eyes are not made for looking at monitors. It may be hard to remember to do this constantly, so every now and then you can close your eyes for a few seconds.

10-10-10 Rule: Every **10 minutes**, look at an object **10 feet** away for **10 seconds** to get them adjusted to long-distance too, so you are ready when you get off the computer.

Adjust the screen settings: You will find that if you make your screen a bit duller, it is actually easier to read.



The screen should be just as bright as your surroundings, and should not appear to be a glowing box nor pitch black object.

You will find that you can actually get used to a brightness of 0. Contrast should usually be in the level of the 80s, but they are different for different screens.

Back up the screen, but not so much that you have to strain to read the text:

16-24 inches is a good distance, depending on your eyesight and the size of the screen. Consider changing the settings to show larger text on every site accessed on your browser.

Use the computer less and make your time count. Learn to type faster so that you can type up an email faster and be able to get off faster. It is also very efficient to print up long pages that you would have to read on the computer.

If you are really sensitive, consider getting a job that doesn't require computer use on a daily basis.

Tips: Ignore the myth about looking at computer screens making you nearsighted because of the pixels. Looking at computer screens is just like reading a book.

Before and after long periods of time with computer use, lubricate your eyes with non-preserved or sensitive eyes artificial tears or take a steamy shower but don't get regular water in your eyes as this dilutes and flushes out your natural tears.

Some of this information can also apply to other types of screens, such as that of TVs, handheld games and cell phones.

Stay hydrated so you are sure to have enough tears to make.

Warnings

Too much time on the computer can also cause fatigue. Take breaks often. Your eyes can also become bloodshot from being dry but don't use "get the red out" drops since these can cause rebound redness and this makes the bloodshot condition chronic. Get rid of the dryness and the bloodshot appearance goes away.

Further detail please contact:

jaineyedr@hotmail.com; +91-9901759648



Lateral Thinking

Queries:

1. Two trains travel toward each other on the same track, beginning 100 miles apart. One train travels at 40 miles per hour; the other travels at 60 miles an hour. A bird starts flight at the same location as the faster train, flying at a speed of 90 miles per hour. When it reaches the slower train, it turns around, flying the other direction at the same speed. When it reaches the faster train again, it turns around -- and so on. When the trains collide, how far will the bird have flown?
2. An Arab sheikh is old and must will his fortune to one of his two sons. He makes a proposition. His two sons will ride their camels in a race, and whichever camel crosses the finish line last will win the fortune for its owner. During the race, the two brothers wander aimlessly for days, neither willing to cross the finish line. In desperation, they ask a wise man for advice. He tells them something; then the brother's leap onto the camels and charge toward the finish line. What did the wise man say?
3. You've been sentenced to death in an obscure foreign country which has a strange law. Before the sentence is carried out, two papers -- one with "LIFE" written on it and one with "DEATH" written on it -- are folded up and placed in a hat. You are permitted to pick out one of the papers (without looking), and if you choose the one with "LIFE" written on it, you are set free. Otherwise, the death sentence is carried out. On this occasion, a mean-spirited acquaintance of yours, bent on your demise, has substituted the paper with "LIFE" written on it with another one with "DEATH" written on it. This person gleefully informs you of what he has done and that you are doomed to die. You are not permitted to speak to anyone about this misdeed, nor will you have a chance to switch the papers or the hat yourself in time. How will you avoid certain death?

**The answers will be published in next issue*



Taxing LLP (The limited liability Partnership)

-Chethan Dhoka

Introduction:

Limited liability partnership (LLP) is a new corporate business vehicle that provides professional expertise and entrepreneurial initiative to combine and operate in flexible, innovative and efficient manner, providing benefits of limited liability while allowing its members the flexibility of organizing their internal structure as a partnership.

Owing to flexibility in its structure and operation, the LLP would be a suitable vehicle for small enterprises and investment by venture capitalists.

Here are a few highlights on LLP:

- ❖ LLP is a separate legal entity distinct from its partners
- ❖ Unlike shareholders, partners will have right to manage the business directly
- ❖ One partner will not be held responsible for misconduct of other partners.
- ❖ There would be a minimum of 2 partners and no limit on maximum number of partners.
- ❖ LLP will have perpetual succession.
- ❖ Liability of partners will be limited to the extent of the capital contribution in LLP.

There was a lot of muddle over how to tax this new corporate business vehicle, bringing the mayhem to an end, the finance minister in the Union Budget 2009, brought the taxability of LLPs on par with Partnership Firms. This article gives a bird's eye view of the key issues relating to taxation of LLPs.

Tax Rate:

LLP will be taxed at a flat rate of 30 per cent plus education cess at 3 per cent, there is a bit of relief given to LLPs, unlike the companies they will not be subject to Minimum Alternate Tax and Dividend Distribution Tax.

Agreement of LLP:

As per section 184 of Income Tax Act, 1961, for an LLP to be assessed as firm under

Income Tax Act, LLP should be evidenced by an instrument i.e. a written LLP agreement where in individual shares of the partners should be very clearly specified.

A certified copy of LLP Agreement must accompany the return of income of the LLP of the previous year in which the Limited Liability Partnership was formed.

If during the previous year, a change takes place in the constitution of the LLP or in the profit sharing ratio of the partners, a certified copy of the revised LLP Agreement has to be submitted along with the return of income of the previous years in question.

Interest and Remuneration:

Like in a partnership firm, even LLP while calculating its income can claim interest paid to partners, provided such interest is authorized by the LLP Agreement, however, only 12% is allowable as deduction under Income tax Act.

It can also claim salary, bonus, commission, or remuneration (by whatever name called) paid to a working partner who is an individual.

As per section 40(b) of Income Tax Act, maximum amount deductible in respect of remuneration to partner of LLP is as follows –

(a) On First Rs 3,00,000 of book profit or in case of loss – Rs 1,50,000 or at the rate of 90% of the book-profit, whichever is more

(b) On balance profits at the rate of 60%

The amount deductible from income of LLP on account of remuneration to partners will be the amount given above or amount actually debited to profit and loss account of LLP, whichever is lower.

Remuneration paid/credited to partner will be allowable as deduction to LLP and it will be taxed in the hands of partners of LLP.

As per section 185 of Income Tax Act, if the requirements of section 184 as mentioned above are not satisfied, LLP will be assessed as firm but shall not be eligible for deduction of remuneration or interest to partner.



Tax Implication on conversion

▪ Capital gain on conversion of Partnership into LLP:

As per the press note issued by MCA in relation to conversion of Firm into LLP, we can say that, LLP and general partnership is being treated as equivalent (except for recovery purpose) in the Income Tax Act, the conversion from a general partnership firm to an LLP will have no tax implication, if the rights and obligation of the partners remain the same even after conversion and if there is no transfer of any asset or liability after conversion. If there is a violation of these conditions, the provision of capital gain will apply.

▪ Capital gain on conversion of Company into LLP:

There came an amendment in Finance Bill 2010-11, vide the amendment, a new clause (xiib) under Section 47 of the Income Tax Act, 1961 is inserted wherein any transaction concerning transfer of a capital asset or intangible asset by a Private Company or unlisted Public Company to a Limited Liability Partnership as a result of conversion of the company into a Limited Liability Partnership in accordance with the provisions of section 56 or section 57 of the Limited Liability Partnership Act, 2008 would be exempted from the provision of Capital Gain Tax, only if the following conditions are satisfied.

- a) All the assets and liabilities of the Company immediately before the conversion shall become the assets and liabilities of the limited liability partnership;
- b) All the shareholders of the Company immediately before the conversion shall become the partners of the limited liability partnership and their capital contribution and profit sharing ratio in LLP should remain in the same proportion as their shareholding in the company on the date of conversion;
- c) The shareholders of the company do not receive any consideration or benefit, directly or indirectly, in any form or manner, other than by way of share in profit and capital contribution in the limited liability partnership;
- d) The aggregate of the profit sharing ratio of the shareholders of the company in the LLP shall not be less than fifty per cent at any time during the period of five years from the date of conversion;
- e) The total sales, turnover or gross receipts in business of company in any of three previous years preceding the previous year in which the

conversion takes place does not exceed sixty lakh rupees;

The remuneration paid to such working partner must be authorized by the LLP Agreement and the amount of remuneration must not exceed the limits specified in the agreement. However, the remuneration paid to the partners is deductible while calculating the taxable income of the LLP only to the extent of limits prescribed under section 40(b) of Income Tax Act.

- f) No amount is paid, either directly or indirectly, to any partner out of balance of accumulated profit standing in the accounts of the company on the date of conversion for a period of three years from the date of conversion.

If there is a violation of these conditions, the provision of capital gain will apply. There is no mention about the treatment of carry forward and set-off of losses and expenditure on voluntary retirement scheme to be amortized in the Income Tax Act, but as LLP and general partnership is being treated as equivalent, we can say that the treatment of these items on conversion of firm into LLP will be the same, as if no reorganization has taken place.

The treatment of carry forward and set-off of losses on conversion, the expenditure incurred on voluntary retirement scheme to be amortized or not and tax credit in respect of Minimum Alternate Tax (MAT) paid by the company, in case of Conversion of a Private Company or unlisted Public Company to LLP in accordance with the conditions laid in proviso to clause (xiib) of Section 47 of the Income Tax Act 1961, are as follows (w.e.f: 1.4.2011)

▪ Carry forward and set off of accumulated loss and unabsorbed depreciation allowance, on conversion into LLP:

The accumulated loss and the unabsorbed depreciation of the predecessor company, shall be deemed to be the loss or allowance for depreciation of the successor limited liability partnership for the purpose of the previous year in which business reorganization was effected and other provisions of this Act relating to set off and carry forward of loss and allowance for depreciation shall apply accordingly.

However in case of non compliance of the conditions provided under section 47(xiib), the set off of loss or allowance of depreciation made in any previous year in the hands of the successor limited liability partnership, shall be deemed to be the income of the limited liability partnership chargeable to tax in the year in which such conditions are not complied.



▪ **Amortization of expenditure incurred under Voluntary Retirement Scheme:**

As above, the provisions of section 35 DDA of the Income Tax Act 1961 shall, as far as may be, apply to the successor limited liability partnership, as they would have applied to the said company, if reorganization of business had not taken place, which means that successor LLP shall be allowed to carry forward the expenditure incurred under voluntary retirement scheme by the predecessor company and amortize the same in accordance the provisions of section 35DDA, while calculating the profit and gains of the business in previous year.

▪ **Benefit of tax credit in respect of Minimum Alternate Tax (MAT) paid by the Company:**

The provisions of section 115JAA of the Income Tax Act 1961, providing for credit of MAT paid by the Company in the previous year out of the

tax payable in the succeeding years, shall not apply to the successor Limited Liability Partnership. In other words, any benefit of the MAT credit in hands of Private Company or unlisted Public Companies will not be continued in the hands of successor LLP.

To conclude, we can say that the exemption is only in relation to conversion of companies to LLPs and there is no provision of law that is proposed to be enacted for conversion of partnership firms into LLPs.

Moreover, as indicated earlier, most of the companies that propose to convert into LLPs will fall out of the provisions of Section 47(xiiiib) on account of the threshold limit of turnover of Rs 60 lakh. The proposed insertion of clause (xiiiib) in Section 47, in its present form, is accordingly likely to create prolonged litigation instead of providing certainty to taxpayers.



Keep Walking...

Jus to check this out...

The Organs of your body have their sensory touches at the bottom of your foot, if you massage these points you will find relief from aches and pains as you can see the heart is on the left foot.

Typically they are shown as points and arrows to show which organ it connects to. It is indeed correct since the nerves connected to these organs terminate here.

This is covered in great details in Acupressure studies or textbooks.

God created our body so well that he thought of even this. He made us walk so that we will always be pressing these pressure points and thus keeping these organs activated at all times.

So, keep walking...



Innovation-

"A new thought/ (Ek Nayi Soch)

CA Mukesh Rumar Jain, ACA, DISA

Innovation is to revolutionize a thinking process. Innovation is much more important for an individual/organization to succeed today because today's challenging era requires speed and inventive change. Research has shown that everyone has the capacity to innovate.

To innovate one has to think out of the box, think unthinkable, unbolt the mind, broaden the perspective, maintain good health and give maximum. Below discussed are the few breakthrough innovations which have made India superior. Dainik Bhaskar one of the top twenty-five dailies in the world. In a little span of 10 years Bhaskar has achieved this position which the others have taken century.



Strategy-

- ✚ Aspiration to be on top spot from Day 1 of launch.
- ✚ Willing to become extremely uncomfortable.
- ✚ Massive consumer contact programme to personalize the newspaper.
- ✚ Involving the readers (customers) to create their own newspaper.
- ✚ Forming a large team to survey **all the readers** (unlike sample survey).
- ✚ Surveyors were very well trained to engage and converse with customers.
- ✚ Shifted the Industry paradigm of waiting for the customers to come to them and instead went after the customer one-on-one (Lakhs of them)
- ✚ Guaranteed bond of immediate refund if reader is not satisfied with product.
- ✚ In Chandigarh they launched a Innovative Hinglish [Hindi & English] daily.



Aravind Eye Hospital is internationally recognized in the world of blindness. Eradicating needless blindness is the dream of Dr. V. Charity

that treats 70 per cent of its patients free of charge and 30% who pays they pay less than what they pay elsewhere. Unlike other Hospital its Business model gets inspiration from STD-booth owners and Xerox-machine operators.

Strategy-

- ✚ Refusing to accept reality by Dr. V suffering with rheumatoid arthritis.

- ✚ Dream on a scale that's simply beyond the comprehension of others.
- ✚ Stretching mentally, physically and materially to the maximum.
- ✚ Irreverent mindset that challenges everything and refuses to accept any situation as given.



- ✚ Standardisation of systems, departments, equipment, services and replicating the same into its expansion of more units.

✚ Logistics arranged in such a way that single surgeon conducts 25 to 30 surgeries between 7 AM to 1 PM.

- ✚ Great deal of time is spent on selection of people and ensuring that its people are the best.
- ✚ Elite medical schools of the globe come to Aravind to study its methods

CavinKare rewrote the rules of the game in FMCG market touched the pulse of small consumer making biggest industry to follow and make affordable products to smallest consumer.

Strategy-

- ✚ Product recall by giving 1 Chik Shampoo Sachet for every 4 empty sachets.
- ✚ Stopping the thought of making people understand that soap is bad for hair and instead thought to reduce the price of Shampoo to 50 paise per sachet which was equivalent to wash of exactly like 1 rupee pack
- ✚ Sachets getting over faster and family forgets to buy them, hence introduced a 50-ml bottle of Shampoo for Rs 6.
- ✚ Entering in business of Soaps, Creams, and Scents etc thinking of smallest consumers.
- ✚ If you can't beat a giant with resources, you can beat him with ideas

ITC-IBD was in danger of being pushed into extinction by international agri business giants like Cargill, Mitsubishi, and ConAgra etc. Aspiration to compete with the said firms without additional investment.





Strategy-

- + To ignore convictions and start zero-based, redefining all that they took for granted.
- + Understand the need of customers, plug the gaps in terms of quality, logistics costs, assured supply, packaging etc.
- + Win win proposition for the farmers, middlemen as well as IBD was created.
- + Supply chain management initiated with physical choupal (meeting place) reaching right to the farmer and then moving into eChoupal.
- + Marriage of technology with trading in rural markets.
- + Today there are 6500 eChoupals covering 38,000 villages and catering four million farmers. IBD's turnover grows 10 fold times in a very short span.



Bosch India had a challenge of creating a pump that could enable an existing traditional diesel engine to meet the rigorous emission norms without any modifications to the existing engine. It could have been done by shifting to Common Rail Pump (CR pump) which is large in size, but Bosch had to create the same impact in normal pump.

Strategy-

- + Convinced the customer to create such a pump
- + They didn't wait for events to overtake them and instead decided to take control and do something within their sphere of influence.
- + Challenging each components and features of Common Rail Pump and adopting in normal pump and also utilizing the unutilized assets. Each new challenge required an innovation to crack it.
- + Business boomed, crashed the cost of assembly, installation and maintenance. Normal pump lasted more than 3 times of CR pump.



Alienation between communities was growing in Trichy. There were fears of possible terror attack. At this stage J.K Tripathy took over as commissioner of Police. Within 2 years of his taking over, Trichy was completely transformed

Strategy-

- + Selected 50 Police man with good track records and asked them to stay at their

home and collect information of what's happening and report him. Introduced community policing which was followed by developed countries and making himself responsible to receive information. Gave his contact number to public and asking them to call him directly if required.

- + Shifted Police mindset from enforcers to protectors, community's mindset from anonymity and fragmentation to familiarity and cohesion.
- + Shifted the mindset of all government departments towards problem solving.
- + Involved constables in decision-making (creating sense of ownership)
- + Pushing down the decision-making and responsibility.
- + Corruption was made troublesome as information was freely available to the commissioner



Chola Vehicle Finance was a small player in business where size mattered. Other players in the similar business had large asset base. Chola under Vasudevan needed to take risks and had to go after new challenges.

Strategy-

- + Sharing with each branch the necessity of rapid growth in a dynamic environment to compete with other players. Wrote exuberant encouraging the letter inviting each branch office to plan its own budget for the year.
- + It's not about motivating from the outside. It's about triggering the latent passion that is already there within people. And called press meet and made a public commitment of Chola's new growth targets, as well as its branch targets. It became very difficult to all branches as well as Chola to slip back now. Hence public commitments are far more difficult to dilute.
- + Financing only cars and commercial vehicles moved to financing anything that moves.
- + Chola began choosing businessmen who had multi-brand two-wheeler showrooms as franchisees.
- + Understanding the customer insight by meeting them for the new line of business of two-wheelers and tractors.
- + Pushing down the decision-making and responsibility made top management to spent time on business development for the future.



Create the slimmest water-resistant watch in the world. As thick as the edge of a floppy disk- and water-resistant to boot.



Strategy-

- ✚ Challenged every parameter of watch making.
- ✚ Instilled self belief in people, enrolled people and accepted the engineering challenge. [True enrolment and alignment happens when you don't have to follow up with colleague/junior and instead leave them alone to do right thing. If you need to constantly follow up and supervise them, it means fundamental enrolment and alignment has not happened]. Radically miniaturize the size of all components to pack them into the available space of the movement mechanism.
- ✚ Radically miniaturize the size of all components to pack them into the available space of the movement mechanism.
- ✚ Managed to develop a battery that was only 1.05mm thick and had power backup for a longer period.
- ✚ Managed to develop and design glass, case etc of the desired size by looking at the biggest de-energizer and turning the same as biggest energizer.
- ✚ Everything needed to be innovated: new tools for cases, new jigs, everything had to be developed from scratch to deal with the challenges as they arose.
- ✚ The team did the impossible and nailed history to their doorstep and created the world's slimmest water-resistant watch Titan Edge.



Varaprasad's dream to eliminate Hepatitis B from India. Crashing the price of vaccine from Rs.750 to Rs 50.

Strategy-

- ✚ To get people on board by appealing to their emotions and aspirations.
- ✚ Enrolling people by finding ways in which the other person's dreams can meld with their own.
- ✚ Dedication and boldness of the vision inspired people to join the dream. And after facing many challenges they were ready with vaccine. MNC's and Pharma Associations tried to hinder the marketing of the vaccine which were tactfully handled by Shantha biotech.
- ✚ Direct marketing by organizing mass-vaccination camps because of which the vaccine was able to be sold at Rs.50
- ✚ Consistently dreaming of impossible and choosing to go-ahead without dilution.

- ✚ Was also responsible to bring down the cost of Interferon drugs that enable the patient to fight back cancer from Rs.3000 a dose to just Rs.400 and also the drug being more effective.

Transforming Surat to Khoobsurat. S.R.Rao took over a plague-ravaged city to make it India's second cleanest city.

Strategy-

- ✚ Every powerless job contains power if a person chooses to wield it.
- ✚ Observing what's happening around, meeting people, and identifying the fundamental issues behind Surat's problem.
- ✚ In order to hold people responsible he provided them with responsibility, authority and freedom to make decisions.
- ✚ Daily review meetings to discuss day's happening and to plan for the next day's requirements. Introduced a time-based citizen complaint redressal system and tracked it online. Citizens were given his number to contact if a job is not done as per the schedule.
- ✚ Ruthless transparency was created resulting in high performing group that began to work together as a real team because they all faced similar problems and needed help from each other.
- ✚ AC to DC rule (from Air conditioned offices to Daily Chores on the field). Rao himself would be on field.
- ✚ As officers experienced first-hand the conditions different citizen groups lived under (at times the officers had to wade through chest-high sewage water), rapid changes began to take place.
- ✚ To be effective, discipline was exercised from top to bottom. People lower down see that the top exercises discipline and follows (or are made to follow).
- ✚ Process of educating people about cleanliness. To enforce discipline, Rao took immediate action in three areas: illegal construction, poor hygiene standards and property tax evasion.
- ✚ Plugged loopholes in property taxation, octroi collections, computerized accounts, Adopted profit centre approach to bring in efficiency in service delivery.
- ✚ Transparency was built in awarding the contract to the contractors.
- ✚ Every day asking question to yourself, have you made a delta change today?





To spot an opportunity, create a superior product that was clearly differentiated in the market, create a distribution channel and brand and to emerge with wave after wave of innovation.

Strategy-

- + Creating and owning a new industry which is nascent and has huge number of unorganized players.
- + Kunwer decided to enter the inverter and power backup industry.
- + MNC's cannot easily spot an opportunity like this because in their countries they don't have power problems. Hiring, developing, and growing in-house technological talent. More importantly focussed on the growth of the industry.
- + Improvising the product through use of new technology, reducing cost, increasing efficiency and quality.
- + Indifferent product began to acquire increasing level of technology through innovations to drive differentiation and quality.
- + Beginning of channel meets and dealer meets educating about product attributes.
- + Every single Dhaba had the name of Su-Kam as well as the name of Dhaba, win win proposition.



- + Started strip advertising in the classified columns to save costs.
- + Focussed on Innovating the products and always had a thought of next big thing and to give a pure quality of power without wastage. Made the world's first plastic-body inverter.
- + Integrated two separate power backup devices, the inverter and the UPS, to make 'Home UPS'.
- + UPS was taxed at 4%, while an inverter was taxed at 12%, by creating Home UPS they entered in the bracket of 4% and leveraged this to cut the price of the product.
- + Competitors failed in copying his innovations as they did not understand what was behind the product.
- + Su-kam believes in building confidence in its employees, and ensures that they have liberty to experiment.

Acknowledgement: The article is inspired from the book "How 11 Indians pulled off the impossible-Making breakthrough Innovation Happen- By Porus Munshi.



Oxymoron

An oxymoron is usually defines as a phrase in which two words of contradictory meaning are brought together :

- Clearly misunderstood
- Act naturally
- Virtual Reality
- Exact Estimate
- Small Crowd
- Found Missing
- Fully Empty



NO SMOKING

- Pretty ugly
- Seriously funny
- Only choice
- Only copies
- Happily Married



Basics of

Mutual Fund

~ Mitesh Porwal

Mr. X is 25 years old, married and works for a software company. Just like the rest of us, he has his dream, dream to own a house, to provide his children the best possible education, to enjoy an exotic vacation every year and also make sure he saves enough to live a leisurely post-retirement life without compromising on the standard of living.

One good look at his earnings is enough to tell him that his dreams will just remain as dreams. Everyone has the right to dream- and the only way to achieve ones financial goals is to create wealth by investing. By choosing to plan your expenses, save your earnings, invest your savings wisely you can achieve this.

Investing in too safe instruments do not fetch you the kind of return necessary to achieve the set goals. It is doubtful if the returns from these instruments will help you to keep up with the inflation also.

Since, he is young and can take good amount of risk, he should choose to invest in the equities. However, the skills necessary for that may be at the disposal of a lay man like Mr. X.

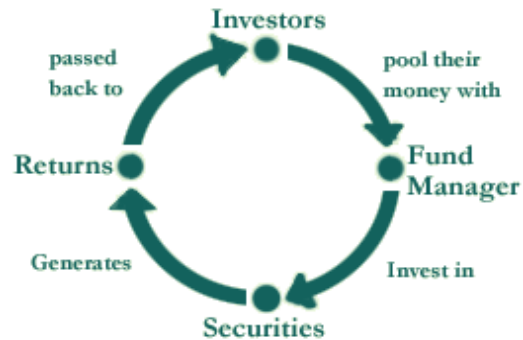
That is where you have the role of Mutual Funds coming in. Mutual funds have become a very popular vehicle for investing over the years. The chief reason for this is that as compared to investing directly in the equities, mutual funds don't demand a deep understanding of financial markets, the economy and the industries; they don't even demand loads of your time to research and analyse the securities.

What is a Mutual Fund?

A Mutual Fund pools the savings of a number of investors who share a common financial goal.

It is usually a diversified portfolio of financial instruments - these could be equities, debentures / bonds or money market instruments.

Mutual funds are managed by a Fund manager who is responsible for investing the pooled money into a portfolio of specific securities like shares, debentures etc., and for the performance of the portfolio. The flow chart below describes broadly the working of a mutual fund:



Demystifying the Terms:-

Corpus:

The total money available with a scheme, i.e. the pooled in money from various investors at any point of time, is referred to as the 'corpus' or 'assets under management'

Unit:

A unit is the currency of a fund. What a share is to a company, a unit is to a fund.

Net Asset Value (NAV):

Units of a fund are allotted on the basis of a price mechanism. This price is called the net asset value of the unit. Just as a share or bond is bought and sold at a price, a mutual fund is bought and sold at its NAV.

How is NAV calculated?

NAV of a fund is the cumulative market value of the assets of the fund net of its liabilities. NAV per unit is simply the net value of assets divided by number of units.

$$\text{NAV} = \frac{\text{Net market value of fund's investments}}{\text{Number of units}}$$

For example: If market value of securities of fund scheme is Rs. 400 lakhs and the scheme has issued 20 lakhs units then NAV per unit of the fund is Rs. 20

Load:

Fund houses levy a nominal charge on most of their schemes to meet their processing costs. This charge is referred to as load.



Loads are always expressed as a percentage of the NAV. There are two types of loads entry and exit. An entry load is the charge when an investor purchases units of a fund. An exit load is the charge when you sale fund units.

Say a scheme has a NAV of Rs. 10 and it levies an entry and exit load of 1%. So when you buy units you pay Rs 10.1(10+0.1) per unit not 10. Similarly when you sell you'll get Rs.9.90 per unit.

Redemption:

Selling back of units partly or fully is called as redemption.

What are the benefits of investing in a mutual fund?

The benefits of investing in mutual funds are as follows –

Diversification–

Mutual funds aim to reduce the unpredictability of returns through diversification by investing in a number of companies across a broad section of industries and sectors. It prevents an investor from putting "all eggs in one basket". This minimizes risk.

Liquidity–

Open-ended mutual funds are priced daily and are always willing to buy back units from investors. This means that investors can sell their holdings in mutual fund investments anytime without worrying about finding a buyer at the right price.

Tax Efficiency–

Mutual fund offers tax benefits which will be explained later on

Professional Management–

Fund managers earn performance based incentives. The higher the return they earn for you, the bigger is their incentives. So this will benefit the investors too.

Regulatory body–

Mutual funds in India are regulated by the Securities and Exchange Board of India, which helps provide comfort to the investors. SEBI enforces transparency on the mutual funds, which helps the investor make an informed choice.

What are the different types of Mutual Funds?

Mutual fund schemes may be classified on the basis of their structure and their investment objective

By Structure

1. Open-ended Funds: An Open-ended Fund is one that is available for subscription all through the year. These do not have a fixed maturity.

Investors can conveniently buy and sell units at Net Asset Value (NAV) related prices. The key feature of open-ended schemes is liquidity.

2. Close-ended Funds: A Close-ended Fund has a stipulated maturity period, which generally ranges from 3 to 15 years. The fund is open for subscription only during a specified period. Investors can invest in the scheme at the time of the initial public issue and thereafter they can buy or sell the units of the scheme on the Stock Exchanges, if they are listed.

3. Interval Schemes: Interval Schemes are that scheme, which combines the features of open-ended and close-ended funds. The units may be traded on the stock exchange or may be open for sale or redemption during pre-determined intervals at NAV related prices.

By Investment Objective

1. Growth / Equity Oriented Funds: Such schemes normally invest a majority of their corpus in equities. The growth funds provide capital appreciation over the medium to long term. Growth schemes are ideal for investors who have a long-term outlook and who are not seeking growth over a short period of time.

2. Income / Debt Oriented Funds: The aim of Income Funds is to provide regular and steady income to investors. Such schemes generally invest in fixed income securities such as bonds, corporate debentures and Government securities.

Income Funds are ideal for capital stability and regular income. Capital appreciation in such funds may be limited, though risks are typically lower than that in a growth fund.

3. Balanced Funds: The aim of Balanced Funds is to provide both growth and regular income. Such schemes invest both in equities and fixed income securities in the proportion indicated in their offer documents. Balanced funds with equal allocation to equities and fixed income securities are ideal for investors looking for a combination of income and moderate growth.

4. Money Market / Liquid Funds: Money Market Funds are to provide easy liquidity, preservation of capital and moderate income.



These schemes generally invest in safer short-term instruments such as Treasury Bills, Certificates of Deposit, Commercial Paper. These are ideal for investors as a means to park their surplus funds for short periods.

5. **Gilt Funds:** These schemes invest their corpus in securities issued by Govt. These funds carry zero default risk.
6. **Index Funds:** These schemes invest in particular index say BSE 30 i.e. Sensex or NSE 50 i.e. Nifty. NAVs of such schemes would rise or fall in accordance with rise or fall in the index.
7. **Commodity Funds:** Those funds that focus on investing in different commodities (like metals, food grains, crude oil etc.) or commodity companies or commodity futures contracts are termed as Commodity Funds. Gold Funds (that invest in gold, gold futures or shares of gold mines) is a common example of commodity funds.
8. **Theme Funds:** A mutual fund that invests exclusively according to a particular issue or theme, say for example, a fund built on agricultural theme might invest in the equities of agricultural product companies, farm equipment manufacturers.
9. **Sector Specific funds:** Sector specific funds in India are those funds which make investments in those sectors that have been specified in the prospectus of the funds. The various sectors in which the Sector Specific Funds in India make investments are software, petroleum stocks, power, and pharmaceuticals.
10. **Real Estate Funds:** Funds that invest directly in real estate or lend to real estate developers or invest in shares/securitized assets of housing finance companies, are known as Real Estate Funds. The objective of these funds may be to generate regular income for investors or capital appreciation.
11. **Fund of Funds:** Mutual funds that do not invest in financial or physical assets, but do invest in other mutual fund schemes offered by different AMCs, are known as Fund of Funds. Fund of Funds maintain a portfolio comprising of units of other mutual fund schemes, just like mutual funds maintain a portfolio comprising of equity/debt/money market instruments or non financial assets. Fund of Funds provide investors with an added advantage of diversifying into different mutual fund schemes with even a small amount of investment.

12. Tax Saving Funds: These schemes offer tax rebates to the investors under section 80C of the Income Tax Act, 1961. e.g. Equity Linked Savings Schemes (ELSS). Pension schemes launched by the mutual funds also offer tax benefits. These schemes are growth oriented and invest pre-dominantly in equities. Their growth opportunities and risks associated are like any equity-oriented scheme.

13. Exchange traded Funds: Exchange Traded Funds (ETFs), as their name implies, are mutual funds that are listed and traded on the stock exchange. These funds can be bought and sold on the stock markets on a real time basis.

In the developed economies, ETFs have an established track record, however in India they are still evolving.

What are the different plans that mutual funds offer?

To cater to different investment needs, Mutual Funds offer various investment options. Some of the important investment options include:

- + **Growth Option** - In a growth plan the gains made by the scheme remain with it, and are reinvested by the fund managers. The appreciation in value gets reflected in the form of rising NAV.
- + **Dividend Payout Option** - In dividend plan periodically the gains made by the scheme is distributed in the form of dividends. Dividends are paid-out to investors under the Dividend Payout Option.
- + **Dividend Re-investment Option** - Although a dividend reinvestment plan sounds like a dividend plan it is not. It actually combines features of both the dividend plan and growth plan. In this plan dividends are declared but you don't receive them instead they are reinvested as in growth plan.
- + **Systematic Investment Plan (SIP)** - SIP has brought mutual funds within the reach of the average person as it enables even those with tight budgets to invest Rs. 500 or Rs. 1,000 on a regular basis as against the heavy one time investment.
- + **Systematic Withdrawal Plan (SWP)** - It is a plan which allows you to withdraw money from a mutual fund in equal installments at periodic intervals.



What are the tax implications of investing through mutual funds?

Capital Gains: Long-term capital gains arising on the transfer of units of an 'equity oriented' mutual fund is exempt from income tax, if the Securities Transaction Tax (STT) is paid on this transaction i.e., the transfer of such units should be made through a recognized stock exchange in India. Short-term capital gains arising on such transactions are taxable at the rate of 15%. If a transaction is not covered by STT, the long-term capital gain tax rate would be 10% without indexation or 20% with indexation, depending on which the assessee opts for and short-term capital gains on such transactions are taxable at normal slab rates.

A taxable 'capital loss' (i.e., a transaction on which there is a liability to pay tax if the result were 'gains' instead of 'loss') can be set-off only against 'capital gains'. An exempt capital loss (i.e., a transaction which is exempt from tax if the result were 'gains' instead of 'loss') cannot be set-off against taxable capital gains. A taxable long-term capital loss can be set-off only against long-term capital gains. However, a taxable short-term capital loss can be set-off against both short-term and long-term capital gains.

Tax on dividend: Dividends received from units of a mutual fund registered with Securities and Exchange Board of India is exempt in the hands of the unit holder.

Tax deduction under Section 80C: The investor can claim deduction under Section 80C of the Income Tax Act, 1961 for a maximum of Rs. 1,00,000 if he invests in specifically approved funds such as Equity Linked Savings Scheme.

DISCLAIMER: - Mutual fund investments are subject to market risks. Read the Offer document carefully before investing.

You must have read this statement many a times in the TV commercials, radio, newspapers, and also on the form that you must have filled and wondered what this line means. I do agree that the mutual funds are subject to market risk but that market risk if you go to consider is very minimal. Thanks to the stringent regulations employed by SEBI (Stock Exchange Board of India).

Please note that mutual funds do not provide any guarantee of returns or capital (initial amount you invested). It is upon the investor to strike a balance between the return he wants to earn and the risk he wants to take. Having done that, he can invest in an appropriate combination of mutual fund schemes.

Simple Definition:

School:

A place where Papa pays and Son plays.

Life Insurance:

A contract that keeps you poor all your life so that you can die Rich.

Tears:

The hydraulic force by which masculine willpower is defeated by feminine waterpower.

Lecture:

An art of transferring information from the notes of the Lecturer to the notes of the students without passing through 'the minds of either'

Conference:

The confusion of one man multiplied by the number present.

Compromise:

The art of dividing a cake in such a way that everybody believes he got the biggest piece.

Conference Room:

A place where everybody talks, nobody listens and everybody disagrees later on.

Boss:

Someone who is early when you are late and late when you are early.

Doctor:

A person who kills your ills by pills, and kills you by bills.

Smile:

A curve that can set a lot of things straight.

Etc.:

A sign to make others believe that you know more than you actually do.



Know About ...

Our TPF (Terapanth Professional Forum)

1) Who is a professional?

Professional" -Professional shall mean an associate who is holding a Post Graduate Diploma in Management OR a degree of well recognized University or Institution to practice or employ himself as a professional and shall include a person qualified to practice in law, all branches of 10 medicine, engineering including architectural and structural engineering, accountancy including cost accountancy and MBA, Chartered Accountants, Company Secretary, Professors/ Readers and lecturers who are teaching or have taught in any college or in a university on in an institution imparting higher education or training in academic discipline and also includes Administrators who are holding or have hold a class I post or equivalent under either the Union or in the State or any other person approved by the Executive Committee. PhD from any recognized university has been availed vide National Executive Committee resolved dated 4th July 2010.

Types of Membership & Fees:

a)	Subscribers to MOU	:	Nil
b)	Patron Members	:	5, 01,000
c)	Fellow Members	:	1, 01,000
d)	Life Members	:	11,000
e)	Annual Members	:	1,100 per annum.

Zones of TPF:

Office has been divided into Five Zones:

1. North
2. South
3. East
4. West
5. Central

Official bearing of TPF – India:

S. No.	Name & Address	Designation
1	Mr. Narendra Kumar ShyamsukhaS/o Sri Kesari Chand Shyamsukha, 23 Raja Santosh Road, Ambika Gardens, Alipore Kolkata –700 027	National President
2	Mr. Salil LodhaS/O Sri Bhanwar Lal Lodha, B-11, Satyam, M.G Road, Ghatkopar(E), Mumbai -77	National Senior Vice President (also President in Western Zone)
3	Mr.Prakash Baid S/O Sri Ranjeet Singh Baid10, Belvedere RoadKolkata –700027	National Vice President (also President in Eastern Zone)
4	Ms Jaya Rakechaw/o Sri Sushil Rakhecha 20/50 Old Rajender NagarNew Delhi -11006	National Vice President (also President in Northern Zone)
5	Mr. Vimal Singh GhorawatS/o Sri Mahal Chand Ghorawat402 , Moray House 16/2 New PalasiaIndore -452001	National Vice President (also President in Central Zone)
6	Mr. Sanjay DhariwalS/o Sri Madanlal Dhariwal,10 South Park RoadNehru Nagar, Bangalore –560020	National Vice President (also President in Southern Zone)



7	Mr. Inderchand Dudheria S/o Kanhaiyalalji Dudheria "SOLITUDE", NO.15 9th Cross WILSON Garden, Block E27 Bangalore -560027	General Secretary
8	Mr. Sushil Kumar Jain S/o Sri Srichand choraria (Jain)11, Clive Row , 5th Floor Kolkata -700 001	National Joint Secretary
9	Mr. Rakesh Kumar Bardia S/o Sampat Rai Bardia, A406 Vaishali Nagar, Jaipur-302021, Rajasthan	National Treasurer
10	Mr. Lal Chand Jains/o Late Suraj mal Singhi 78, New Colony , Barthakur mill road Lane no 7 , Guwahati - 781007	National Executive Committee Member
11	Mr. Sampatmal Nahata S/o Late Jeewan mal Nahata 4378, murarilal Street, 4B Ansari Road , daryagunj New Delhi-110 002	National Executive Committee Member
12	Mr. Prakash Nahata S/o Sundarmal Nahata 19A Biswaspara Lane, Tollygunje, Kolkata -700033	National Executive Committee Member
13	Mr. Kailash Chandra Jain S/o Sri Babu ram Jain R-13, Nehru Enclave Kalkaji Road, New Delhi-110019	National Executive Committee Member
14	Mr. Surendra Jain 61, Bajrang Bali Nagar, Near Agarsen Chowk Bhiwani, Haryana -127021	National Executive Committee Member
15	Mr. Ganpat Lal Jains/o Late K.L. Jain 26, New Navratna complex Udaipur (Rajasthan)	National Executive Committee Member
16	Mr. Sanjay Jains/o Sri Tara Chand Choraria E-161/162 Amar colony, Lajpat Nagar iv New Delhi -110 024	National Executive Committee Member

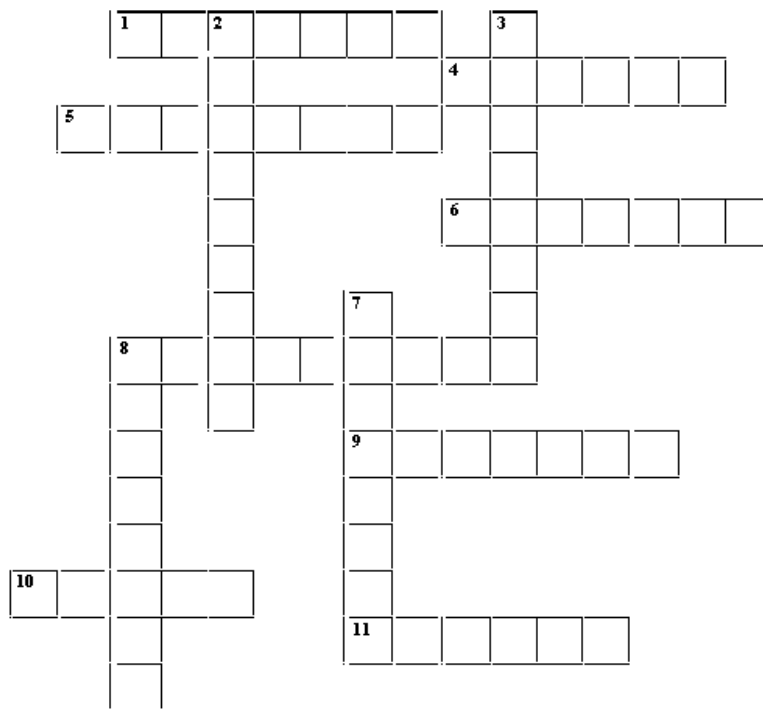
Additional new members have been added to the National Executive Committee.

Criticism:

If an impulse comes to say some un-thoughtful word
today, that may drive a friend away, don't say it!
If you've heard a word of blame cast upon your neighbor's
name that may injure his fair fame, don't tell it!
If malicious gossip's tongue some vile slander may have
flung on the head of old or young, don't repeat it!
Thoughtful, kind, helpful speech, 'tis a gift promised to
each- this lesson we would teach:
Don't abuse it!



Crossword 1



Question:

ACROSS

- 1 The official and intentional destruction or erasure of records or information. (7)
- 4 Small offenses, where a person by fraud or deceit causes damage or tort to someone. (6)
- 5 A guarantee given on the performance of a product or the doing of a certain thing. (8)
- 6 Having a rough, dry taste. (7)
- 8 A practice of sharing the benefits of a lawsuit, by a person who is not a party to that lawsuit. (9)
- 9 Temporary Stay. (7)
- 10 Facie/Self Evident, Adequate at first sight. (5,5)

- 11 A writing deposited with someone until the performance of an act or the occurrence of an event specified in that writing. (6)

DOWN

- 2 A person who is not a lawyer or is not acting in that capacity but who provides a limited number of legal services. (9)
- 3 A person when he or she is placed on trial and is at the risk of conviction and punishment. (8)
- 7 Capable of being done executed or effected (8)
- 8 An order issued by a court to a person to appear before it to answer the charges or to do a certain thing. (8)

Answers: The answers will be published in next issue.



If you think...

If you think you are beaten, you are.

If you think you dare not, you don't.

If you like to win, but think you can't,

It's almost certain you won't.

If you think you'll lose, you're lost.

For out of the world we find

Success begins with a fellow's will

It's all in the state of mind.

If you think you are outclassed, you are

You've got to think high to rise.

You've got to be sure of yourself before

You can win the prize.

Life's battles don't always go

To the stronger or faster man.



EDITOR'S REQUEST-

It is intended to build the TPF Newsletter into a knowledge sharing platform for all its subscribers and welcome your valuable contributions and expressions your views.

The Editor can be reached at (+91) 99720 70601 and written to: sanjay@dnsconsulting.net

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KUBER

KUBER FOOD PRODUCTS INDIA PVT. LTD.

10/58, Kirti Nagar Industrial Area, New Delhi-110015 (India)

Contact: +91-011-45777777 Fax: +91-011-45888888

Website: www.kuberfoods.com