



At Least One Professional in each family

Khandelwal Professionals Association

Registered under Bombay Public Charitable Trust Act, 1950
and Societies Registration Act, 1860

Registered under Sec. 12AA(1)(b)(i) and
Section 80G of the Income Tax Act, 1961

Registered under Foreign Contribution Regulations Act

विद्या वैभव VIDHYA VAIBHAV

Vidhya Vinayen Shobhate



विद्या विनयेन शोभते

Year - 01, Vol. - 02 Qtr - July-Sept. 2020, Price : Your Time

Vision : At least one professional in each family

Quarterly News Bulletin
For private circulation

आह्वान

युवा अपना जोश,
ऊर्जा, सामर्थ्य
पूर्ण मनोयोग और
सकारात्मक भाव से
राष्ट्र-समाज एवं
चरित्र निर्माण में
पल्लवित करें तो
सब कुछ बदलने का
सामर्थ्य रखता है.



During the period of this Covid-19 Pandemic, Khandelwal Professionals Association has not only continued its activities of providing interest free financial assistance to the needy meritorious students for their higher education towards our mission 'At least one professional in each family' but have also started numerous activities for overall development of the society.

Our objective is to integrate and unite of all Khandelwal Professionals under one umbrella. We are embarking over a Project for collecting data base of all Khandelwals in upcoming days.

Our project of construction of Hostel at Naigaon, Mumbai is also under Progress. The construction activities were disrupted due to Covid and will commence post Diwali 2020 and part of the facilities in the Hostel is likely to start next year.

Online webinars on YouTube channel on relevant current topics, related to social issues, health awareness and business development, have been organized on regular basis, in which the renowned and eminent speakers have given their presentation and are well attended by the viewers across the country.

I feel very proud to see the positive changes in the young generation of the society towards their education, professionalism and hard working in new technologies and digital environment. Khandelwal Professionals are not only working in the top position of the pioneer institutions but are also working globally in MNCs. The professionals who are working in the other fields of practice or business or industries have also achieved the great heights, reputation and recognition in the society.

I can say, we are the partners in nation building and proud to be a part of Khandelwal Professional Community. I urge all the professionals to get registered for KPA digital directory, on KPA website.

Our next project is to provide better platform for employment. We are working on it and request all the Khandelwal entrepreneurs to prefer to Khandelwal applicants for job opportunities in their organization.

We will also start a business counseling center to promote and guide the young entrepreneur for startups, self employment etc. Youth is the power of any society, we have to nurture, educate and direct them on the right path with moral and social values. It is the social responsibility of all of us.

We, at KPA provide financial assistance to needy & deserving students across the country & so far have catered to the requirements of students residing in 13 states of the country. Our hostel project will assist students mostly coming from the places outside of Mumbai. So far our members & acquaintances, mostly residing in Mumbai or known to us have been contributors for our projects but the participation from donors & well wishers from other parts of the country has been very low. Hence we request each & every person to contribute for these noble & pious objectives.

सर्वेषामेव दानानाम् ब्रम्हदानं विशिष्यते।

वान्यानागोमही वस्तिथिलाकांचन सर्पिषाम् ॥

जल, अन्न, गौ, पृथ्वी, वस्त्र, तिल, सुवर्ण और धृत, इन सब दानों में ज्ञान का दान सबसे उत्तम है।

Let us join hands together for prosperity, progress and happiness of the society.

Your donations are exempted u/s 80G of the Income Tax Act, 1961.



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KPA WELFARE FOUNDATION
CIN : U93030MH2015NPL266469

SANT SUNDARDAS FOUNDATION
CIN : U93000MH2014NPL255171

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khandelwalprofessionals.org



[/KHANDELWALPROFESSIONALASSOCIATION](https://www.youtube.com/KHANDELWALPROFESSIONALASSOCIATION)



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शुभ संदेश



सी.ए. बनवारीलाल दुसाद
(चेयरमैन, NIZC)

मुझे प्रसन्नता है की KPA द्वारा कोविड-19 के अनिश्चितता के वातावरण में विभिन्न सामाजिक, आर्थिक एवं स्वास्थ्य के विषयों पर वेबिनारों की श्रंखला आयोजित कर समाज में उत्साह का संचार किया है।

विशेष रूप से इन वेबिनारों के माध्यम से स्वस्थ जीवन जीने की कला, सुखद दाम्पत्य जीवन के मूल मंत्र, महिला उद्यमिता एवं चुनौतियां, कोरोना काल में व्यावसायिक चुनौतियां एवं उनके निवारण आदि कई विषयों पर उद्बोधन एवं चर्चा की गयी। इन कार्यक्रमों के माध्यम से समाज के हजारों लोगों से संवाद किया जा सका।

NIZC चैप्टर की टीम के अलावा भी कई नए प्रोफेशनल्स एवं समाज के प्रतिष्ठित लोगों द्वारा इन वेबिनारों में सक्रिय भागीदारी की गई।

। श्री आर.सी.गुप्ता (पूर्व अध्यक्ष-मंगलम सीमेंट)

। श्री राकेश खंडेलवाल (लवाणवाले)

। डॉ. दिनेश गुप्ता

। डॉ. सुनीत शाह

। डॉ. जे.बी. गुप्ता

। डॉ. संगीता

। सी.ए. ऋचा गुप्ता

। सी.ए. शिल्पा गुप्ता

। सी.ए. सुहानी महरवाल

। सी.ए. समृद्धि आकड़

। राधिका ताम्बी

। श्रीमती ममता पाटोदिया (मिशन शक्ति संस्थान)

। श्रीमती शिल्पा गुप्ता आदि प्रमुख हैं।



सी.ए. सुनील जी. खंडेलवाल
(चेयरमैन, CIZC)

नवरात्रि एवं विजयादशमी की सभी को ज्योतिर्मय शुभकामनाएं...

रचनात्मकता, सकारात्मकता, नवीनता, सृजनात्मकता को हमारी टीम के.पी.ए. ने अपनी कार्यशैली में आत्मसात किया हुआ है, सेंट्रल इंडिया जोनल चैप्टर की पूरी टीम हर पल, हर समय, हर कार्य इसी रूप एवं उत्कृष्ट कार्यशैली से संपादित करने में सदैव तत्पर रहती है। चाहे ऑनलाइन वेबिनार का आयोजन हो, या विद्या वैभव पत्रिका का प्रकाशन हो, या मेधावी बच्चों को आर्थिक सहायता स्वीकृत करने की प्रक्रिया हो, सभी में अपनी विशिष्ट पहचान अर्जित करने का हमने प्रयास किया है।

मैं पूरी टीम के.पी.ए. की ओर से हमारे वेबिनार के सभी वक्ताओं, श्रोताओं, संचालक, मार्गदर्शक, सेवा प्रदाताओं को धन्यवाद ज्ञापित करता हूं कि उन्हीं के प्रत्यक्ष एवं अप्रत्यक्ष सहयोग से हम इस कार्य को निरंतर नई ऊंचाइयों प्रदान कर पा रहे हैं। साथ ही विद्या वैभव के नियमित एवं गुणवत्तापूर्ण प्रकाशन में भी सभी सहयोगियों को बहुत-बहुत साधुवाद।

आपका प्रोत्साहन व सहयोग हमें नई ऊर्जा के साथ नित नए कार्य करने की प्रेरणा, संबल एवं उत्साह प्रदान करता है। सभी से उचित सहयोग एवं मार्गदर्शन की अपेक्षा में,

**मैं अकेला ही चला था जानिब-ए-मंजिल
मगर लोग मिलते गए और कारवाँ बनता गया**

शुभ संदेश

विद्या वैभव त्रैमासिक अंक का साहित्य देखकर यह भरोसा हुआ कि, हमारे राष्ट्र में आज भी कुछ समाज के लोग ऐसे हैं जो विद्या को संस्कार से जोड़ सकते हैं। इसका प्रत्येक पृष्ठ विद्या और संस्कार के संतुलन का प्रतीक है।

मैं आप सबको बधाई देता हूँ कि आप बहुत बड़ी राष्ट्रसेवा और समाज सेवा कर रहे हैं, क्योंकि विद्या में यदि संस्कार की सुगंध है तो वही सच्ची विद्या है।

मेरी सभी को पुनः शुभकामना...

Pt. Vijay Shankar Mehta

The
foundation of
every **family**
should be
love

Pt. Vijay Shankar Mehta



EDITORIAL

SHRIRAM KHANDELWAL



We have never witnessed such a pandemic that has spread such a turmoil in the world. A small virus has made us realize how shallow the materialistic pleasures are in life. This global pandemic has taught us that nature is supreme power. **Over the past few months, we've experienced an unprecedented shift in our way of life be it our food, lifestyle, education, purchases or entertainments and above all our trust on spirituality leading towards new normal.**

While I write this editorial I feel very proud that a small virus has made the world realized that what Indian ancient scripture have preached and made it our ritual is now well accepted by world as a way of living. Something which Indians themselves believed unscientific and superstitious is now well accepted also by the youth of this country very gladly. Though adapting to change is difficult but not impossible. Lets cultivate tradition in new scientific manner by maintaining physical distance but not social distance, let's use technology to unwind ourselves for relaxation or learning new things to make our life more meaningful. Lets remember to be contented than being over ambitious in life.

History has proved that human beings have always evolved and learned from their mistakes after every catastrophic event, and so from this we learn to adapt to new normal. Our country is moving towards unlocking the new normal and wants our wholehearted support and cooperation to follow the guidelines issued by the government from time to time.

Now with the opening up of economy / unlocking, we have to move out of our house for survival and livelihood, which will bring us in contact with many persons in office and community. The following are the strategies for prevention of spread of Corona :-

- a) Use of Masks.
- b) Hand hygiene.
- c) Use of Aarogya Setu App.
- d) Keep distance from a Corona infected person,
- e) Follow Standard Operating Procedures.
- f) Regular Yoga, Pranayams and walking / jogging.
- g) Inhale steam regularly.
- h) Physical distancing, minimum six feet -but keeping social connectivity.

Dushera is being celebrated as a mark of victory of “**Lord Rama**” the seventh incarnation of “**Bhagwan Vishnu**”, when he killed ten headed demon Ravana, who is epitome of Kamm, Krodh, Mad, Lobh. Vijaydashmi is celebrated as the victory of good over evil. Let's all follow the righteous path in life for peace, prosperity and progress.

Wish all happy, healthy and prosperous life on Vijaydashmi and coming festival season.

**इन्द्रियाणि पुरा जित्वा जितन् त्रिभुवनं त्वया ।
स्मरद्भिरिव तद्वैरमिन्द्रियैरेव निर्जितः ॥**

अतीत में, कठिन तपस्या करके, आपने इन्द्रियों पर विजय प्राप्त की, तीनो लोकों को पराजित किया लेकिन अब शत्रुता की प्रतिशोध में, उन्ही इन्द्रियों ने आपको पराजित किया ।

(मंदोदरी रावण मृत्यु के पश्चात्)





We are proud of our Pillars of foundation

Shri Kailash Gupta



He was born in Bassi, a village around 30 KM from Jaipur, in 1969 to Shri Jagdish Lal Busar and Smt. M. D. Gupta. His father is a retired teacher from government job and mother is a housewife. He did B.Com, CA (29th Rank) & LL.B from Jaipur. He has 2 brothers who are well settled in Jaipur. Elder brother is Doctor (Orthopedician) and has his own hospital of around 20 beds in Jaipur. Younger brother is engaged in business of textiles in Jaipur.

After completing CA in 1991, he started his professional career with Aditya Birla Group in Nagda and shifted to Mumbai in 1996. He has worked with various large and mid-size corporates at various senior / leadership positions including CFO. Now, for last about 3 years, he is engaged in his own professional practice of Corporate and Management Consultancy in Mumbai.

He is married with Sudha Gupta, daughter of Shri D.P Gupta a well-known Chartered Accountant of Jaipur. His wife Sudha, though a house wife, is actively involved in social services and teaching free YOGA. The couple is proud parents of a son who has done his Computer Engineering from NM Mumbai and now working in Tokyo with a well-known e-commerce co.

Mr. Kailash is a professional and social person and believes in overall well being of the humankind and the society. Socially he is involved with Rajasthani Seva Samiti (past President), Satsang Parivar, Mumbai, Kandivali Lokhandwala, RSS etc. Mr. Kailash feels privileged in being a founder member of KPA, and strongly concurs with the KPA motto of "at least one professional in each family" which will not only uplift our society overall but also result into progress of our country.



Shri Ghanshyam Koolwal

He has the mind of an entrepreneur, the heart of a social worker and the soul of a leader. Born in Nawalgarh, Rajasthan, Mr. Ghanshyam Kulwal moved to Mumbai in 1987 after graduating in B.Com & LL.B.

He is an entrepreneur and is primarily involved in Import and Export of Textiles; he also provides consultancy services. Married for last 26 years, his wife Mrs. Renu is a homemaker and an active social worker. The couple is proud parents of two children-a daughter who is a CA, and a son who has done his Aerospace Engineering from IIT Kanpur. Mr. Kulwal is an religious & social person and believes in growing with the society. From a minuscule circle in this city, he got involved with & built his various social circles and played active roles as:

- ▶ Founder & Past President of Rajasthani Seva Samiti, Kandivali
- ▶ Founder & Past President of Lions Club of Western Star
- ▶ Patron Member of Nawalgarh Nagrik Sangh ▶ Member of RVG Education Foundation
- ▶ Member of Bharat Vikas Parishad
- ▶ Executive Member of Valley of Flower Federation

He has always put his heart and soul in the projects that were taken up and completed in his leadership. As founder member of KPA, Mr. Kulwal strongly concurs with the importance of learning, giving back to the society and staying connected to one's cultural roots the values with which he has always lived his life.





We are proud of our Pillars of foundation

Shri Chhaganlal H. Khandelwal BE (Mechanical)



Sh. Chhaganlal was born in the small village of "Kolana" in Bandikui near Jaipur in 1943. He belongs to the famous family of Ramjilal & Chiranjilal Badaya who have a grain and grocery shop in Bhuleshwar, Mumbai. He is a true example of a self-made individual who has worked his way up in life through his perseverance and hard work. While working early mornings and late nights at the shop, he completed his Intermediate Science from St Xavier College, Bombay. He has always placed great emphasis on the value of education in life and set an example himself. He completed his BE (Mechanical) from the prestigious VJTI, Bombay University. An engineer by heart, he went on to serve at Khandelwal Tubes, Nagpur for over 10 years. Subsequently he worked at National Standard Engineering, Bombay for several years post which he started his own manufacturing unit Meta Therm Furnace (www.metatherm.co.in) at Bombay in 1985 which is now a leading industrial furnace manufacturer serving Indian and international clients.

In 1968, he found a life partner in Pushpa Khandelwal of Alwar and was blessed with two daughters and a son. His elder daughter (Madhuri) graduated in Micro Biology with further specialisation in dietetics and nutrition. His younger daughter (Meghna) obtained her MBBS and DNB degrees and is a reputed ophthalmologist working in Dubai, UAE. His son (Kiran) completed his BE (Electrical) from Mumbai University and is now actively engaged in growing the manufacturing unit. Sh. Chhaganlal and Smt. Pushpa have instilled in their children a deep value for education, building career and being empathetic to causes of the society you live in.

He believes that professional education is the ladder to climb up to prosperity and success in life. He is a firm believer in the goal of achieving "at least one professional in each family" for Khandelwal community and worked hard to achieve this during his tenure as President of KPA in and ongoing engagement.

Sh. Chhaganlal is very fond of exploring new places and over the years, has travelled extensively in India and around the world. While he takes work seriously, he also likes to enjoy life, good food and see new things in the world. Health permitting, he has been present at all family and professional events and available for all who need his guidance and help.

Besides being an engineer by profession, Sh. Chhaganlal is also a poet and "shayar" at heart who can enthrall audiences endlessly by his quotes and writing. Through the medium of this publication, he fondly remembers his dear friends and past presidents of KPA, Sh. Niranjan Kumarji and Sh. Surendra Kumarji and would like to say the following for them

में यादों का किस्सा खोलू तो कुछ लोग बहुत याद आते हैं
में गुजरे पलों की सोचूं तो कुछ लोग बहुत याद आते हैं
जाने कौन सी दुनिया में आबाद है जाकर मुद्दत से
आज मुझे वे सभी बहुत याद आते हैं





We are proud of our Pillars of foundation



CA. Om Prakash Kanoongo

Born to Smt. Mohanidevi and Shri Shyam Sunder Kanoongo on 9 Aug 1949 in village Govindgarh (Raj); he grew up in the village and completed Higher Secondary in Arts in 1965. He went to Mukundgarh, changed faculty to Commerce and still secured second rank in the University Exam. Later he moved to Jaipur and completed B.Com. (Hons.) in 1968. To pursue C.A, he came to Mumbai and cleared all CA exams in the very first attempt and also secured rank in CA Intermediate Exam. By the age of 22 years, he had completed his CA and LL.B. (General). He became first CA of his village and guided his younger brothers to become CA. In his quest to learn new things, he passed Insolvency Exam in the very first attempt at the age of 68 years.

He is in CA practice since 1972 and has been partner in various firms including the Firm where his other Partner was his Guru. During 1983-87, he was in Muscat, Oman where he set up and monitored Internal Audit department of one of the largest Omani Conglomerate.

He got married to Indu D/o Smt. Kantadevi and Shri BadriNarayanji Katta of Jaipur in 1975 and have two daughters and one son, who all are CAs and have worked with Big4s. All are married and the younger daughter is settled in USA.

He has been socially active since his early years and has held various positions in Colleges, Hostels, Housing Societies. As Vice Chairman of WICASA, he organised first fund raising "MukeshNite" in Shanmukhanand Hall, Mumbai for CA Hostel in 1971. He was elected member of Western India Regional Council (WIRC) of ICAI for 6 years. At the age of 32, he was elected as Chairman of WIRC, first Rajasthani and youngest one to hold this position.

He served Malad Sahakari Bank as elected Director for 5 years and Chairman for 2010-11. Since 1995, he has been actively involved with an NGO Bharat Vikas Parishad (BVP) and served in different capacities at Prant, Regional and Central levels. He conceptualised BVP's program "Guru Vandan – Chhatra Abhinandan". He served as nominated National Auditor General (2008-16) and as elected National Finance Secretary (2016-20).

He not only preaches about the importance of time, education & equality but also tries to practice in real life. For education, he encourages and supports not only his relatives but also many students coming from poor families. A staunch believer in Ethics, Relations and Honesty, he keeps at least one physically challenged person in his employment. He celebrates his birthday as "Abhar Diwas" with all those who indirectly serve him every day like sweepers, lift men, security guards, etc.



Couple Mona and Bhupendra Khandelwal both are KPA Alumni, They are sharing views about KPA in their success path...



Mona Bhupendra Khandelwal
B.E. (IT), Pursuing MS Cybersecurity (USA)

I belong to a traditional family where the dream for a girl is to get married and take care of family, with family being the only responsibility for her. Since my childhood, I am inclined towards study, participating in extra-curricular activities and other challenging work and I always have full support from my parents. I was very bright student in my school. My teachers used to praise me for my sincerity, dedication and achievements. I have a hobby to write on various topics and have won numerous awards. The most recent being the **Essay Writing Winner** award from Bharatiyam, USA. My Parents always feel proud of me. The happiness in their eyes whenever I make them feel proud, encourages me to do more things that would make my parents proud.

I always wanted to make my career in the field of Information Technology (IT). It was not easy for my parents to financially support my education, even though they wanted to. That is the first time when I got to know about KPA and their noble work to uplift the Khandelwal community. KPA granted me financial assistance to complete my dream of becoming Engineer. With their assistance, I did my B. E. in the field of IT from North Maharashtra University, India. I worked as a Software Test Engineer before getting married and moving to US. Currently, I am happily married with very decent and supportive person. I also have a very precious gift from god in the form of my one and half year-old son. I am pursuing my Masters in Cybersecurity. Recently, I had a very proud moment when I voluntarily **created website for our Khandelwal community** in the USA.

I am glad to be the part of **KPA-International** expansion with my spouse and I am planning to provide my guidance to any Khandelwal student who wish to pursue higher education in the USA.

Presently I am working as Senior Manager, Risk Analytics and Policies in Commercial Bank of Kuwait...



Bhupendra Girdhar Khandelwal
B. Tech. Bioinformatics

Like every child, I too had a dream to achieve all the successes in life, when I grow up. But the harsh truth of the society becomes your biggest enemy, when you realise the things are not as easy to achieve, as you thought it would be. You have a huge population in the country to compete with and a hefty tuition fee to pay to attend your college. I was looking for financial assistance to achieve a professional degree, then **KPA came as a saviour** and helped me to complete my graduation.

Currently, I am working for an Investment bank in New York, USA. One thing I want to share with my experience is – **the importance of a guide or a mentor in one's career**. Someone who has already travelled a path to success probably would be able to guide to correct path. So, chose them **early & wisely** to achieve a milestone.

A mentor could be anyone- relative, friend, boss etc. It also probably is the reason why so many Indians are at a good position as we are culturally connected with so many people. In the end your **connections play a big role**. With keeping this in Mind, me and my spouse Mona Khandelwal, who is also a KPA alumni are trying to build a **KPA alumni network** to connect all the KPA alumnus.

Also, we're trying to expand **KPA International** with guidance from Shri Shriramji Khandelwal and Shri Akhileshji Khandelwal by connecting various patrons and Professional Khandelwals in foreign countries. We're currently focussing on USA/ Canada with the help from Patron Shri Govindji Khandelwal (New York) and will gradually strengthen our base in other countries, with Khandelwals who share the same vision as ours.

To join KPA alumni or KPA International group you can reach me by bhupendrakha@gmail.com

***KPA feel proud to be part of
their Educational Journey***



Aachal Khandelwal Jain

Digital Learning: 8 Strategies for Success

Across the globe, a 'new normal' emerged overnight. The need to connect virtually surged and we discovered alternate and even more novel ways of doing things. The educational world was perhaps the fastest to adapt to this 'new normal' with teachers using varied methods to deliver curriculum to keep every learner curious and engaged. In the words of Donna Abbernathy, *"Online learning is not the next big thing; it's the now big thing"*. Yet attending online classes is definitely new territory for most students, so here are some tips to stay focused and make the most out of the situation.

1. MAINTAIN A HEALTHY LIFESTYLE Maintaining a routine is important, even though you are at home. A routine ensures that you have structure, know what you need to do regularly, and therefore establishes a sense of control over the environment. They focus on maintaining healthy sleeping and eating habits. And of course, drink plenty of fluids to keep hydrated. Exercise and physical activity should be part of their daily plan.

Maintaining a healthy lifestyle also includes having a strong social connection, hence, you must find time in your routine to interact, albeit virtually, with family and friends.

Indeed, being human, the need to switch up the routine will come up. And variety is important. But, ensure to have all the necessary components included in the variations of a routine.

2. UNDERSTAND THE IMPORTANCE OF GOAL-SETTING.

Digital learners review their short term and long term goals regularly to monitor progress. Knowledge of goals enables them to feel in charge of their learning

allowing for intrinsic motivation. It is equally important to align to goals to reach your final career choices.

To keep oneself on task, the Pomodoro technique can be used. Another app that encourages focus is Forest. Most importantly utilize the Google Calendar which must be used to keep track of your submission timelines.

3. AWARE OF THEIR EMOTIONAL BANDWIDTH

Being at home constantly could deplete a person's emotional resources, which then requires replenishment. You must introspect from time to time to understand your emotional state to avoid experiencing fatigue and stress. It is important to take a break or just some time off, so that you can engage in self-care activities for enhancing your wellbeing. Digital learners who wish to give their best must engage in daily practices of mindfulness and meditation.

4. DESIGNATED STUDY SPACE

The human mind is conditioned to associate things with one another. It associates the bed with rest and relaxation and the classroom with focus and academics. The current situation of studying from home renders it necessary to claim a study space. This space must be for studying only and with minimal distraction. Organizing your study space as well as your mental space is also very important. Keep notes organized digitally using One Note or Evernote. Google by itself provides for so many organization tools.

5. SEEK HELP AND SUPPORT

There is only this much that a teacher can provide over a virtual class. Learners must reach out to the faculty or

other experts when they hit a roadblock or even a small bump. They do not see asking for help as a sign of weakness.

6. FIND INSPIRATION AND GO BEYOND THE BASICS

Digital studying can be challenging and it is surely difficult to stay on task. Learners must engage in finding inspiration beyond the school system. Look out for people and stories that inspire motivation and hard work. Finding role models to that effect and understanding their methods of success can provide learners with strategies that resonate with them.

Digital learners must also develop a keen interest in knowledge beyond what is shared by teachers. If you want your submission/ assignments to stand out and be graded well, going the extra mile to research further is of utmost importance.

7. VALUE COLLABORATION WITH PEERS

Intrinsic motivation is a must for digital learners, however, a little nudge and support from a peer does go a long way. Acknowledging that one's focus may vary while engaging in digital learning will allow for the adaptation of new creative methods. Collaborative study time with a small group of classmates could be a great addition to your study routine. Study buddies provide a friendly supervisor along with a good support system to bounce off ideas, thoughts, and frustrations. Your online study partner can overlook your schedules, timelines, and assessment preps. Similarly, you would be doing the same for them. This will ensure a social connection while developing communication skills.

8. KEEP THE "THE BIG PICTURE" IN MIND

The feeling of isolation and a lack of consistent motivation may make the learner go off-track. However, it is important to keep the big picture in mind in times like these. They must remember that undertaking these courses would make them more skilled and knowledgeable, which would improve their career prospects and future earnings. Keeping the big picture in mind allows them to stay motivated and inspired.

The concept of digital learning has existed for many years as a fairly popular option. It does seem now that digital learning won't be an option, but a necessity. Of course, the deserted classrooms and playgrounds will soon be lively again with the cheer and laughter of students, online classrooms will also be a reality. Adopting effective digital learning habits is a necessary change for success. As the famous quote goes, "We first make our habit's, than our habit's make us"

मन के उद्गार

संक्षिप्त में अपनी बातों से आप सभी को अवगत कराता हूँ। यह कि मैं पारिवारिक परिस्थितियों की वजह से पढ़-लिख नहीं पाया, इसका मुझे काफी खेद रहा करता था। मैं अपने सामर्थ्य के अनुरूप पिछले अनेक वर्षों से और आज वर्तमान में भी बच्चों की पढ़ाई-लिखाई पर अपना आर्थिक योगदान देते रहता हूँ। यह मेरी दिनचर्या में शामिल है और इसी कारण के.पी.ए. के प्रति मेरा लगाव होना लाजिमी था।

मैं विगत ५ वर्षों से व्यक्तिगत तौर पर अपना व्यवसाय बंद कर केवल अवकाश प्राप्त जीवन मय पत्नी के कुशलता से व्यतीत कर रहा हूँ। मैं के.पी.ए. के विषय पर पिछले अनेक वर्षों से समाज की पत्र-पत्रिकाओं में पढ़ता रहता था और मेरे मन में यह रहता था कि जब भी मेरी आर्थिक स्थिति ठीक होगी, के.पी.ए. से अवश्य जुड़ना चाहूँगा।

मैं यह भी अवगत कराना चाहता हूँ कि, के.पी.ए. के किसी भी पदाधिकारी एवं ट्रस्टीगण को व्यक्तिगत तौर पर नहीं पहचानता था तथा इनमें से किसी ने भी मुझसे कभी सहयोग नहीं मांगा। स्वतः ही मुम्बई जाकर श्री श्रीरामजी बंब के समक्ष अपनी बात रखी कि मुझे गर्व होगा कि आपकी संस्था से जुड़ सकूँ और उन्होंने मुझे स्वीकृति दी। सहयोग की पूर्ण राशि मैंने अल्प समय में ही अदा कर दी।

प्रतिभाओं के धनी, कार्य को पूजा समझने वाले, चट्टान जैसे इरादों वाले के.पी.ए. के सभी सदस्यों की निष्ठा व परिश्रम पर मुम्बई ही नहीं बल्कि पूरे देश में समाज गर्व करेगा, आने वाली पीढ़ी इस पर नाज करेगी। असफल रह जाना कई तरह से सम्भव है परन्तु सफल हो जाना सकारात्मक सहयोग के बल पर ही सम्भव है। समस्त ट्रस्टीगण के सफल प्रयास से आज सारा समाज गौरवान्वित हुआ है। आपकी सक्रिय भागीदारी स्वस्थ मानसिकता का परिणाम सर्वविदित है।

संस्था के सभी ट्रस्टीगण के सहयोग से समाज के बच्चों को उच्च शिक्षा में आर्थिक सहयोग की दिशा में यह एक सराहनीय कदम है। संस्था द्वारा छात्रावास भवन का निर्माण द्रुतगति से जारी है जो सभी ट्रस्टीगण की उदारता से किये गये सहयोग का ज्वलंत उदाहरण है। प्रफुल्लित हृदय से आप सभी को धन्यवाद देता हूँ तथा यह भी आश्चस्त कराना चाहता हूँ कि मेरी ओर से भी इस मद में आर्थिक सहयोग भी यथा शीघ्र संस्था को प्राप्त हो जायेगा।

शब्दों से मन की अभिव्यक्ति तो पूर्ण नहीं हो सकती किन्तु भाव प्रकट हो सकते हैं। अपनत्व के इन्हीं शुभकामनाओं के साथ...

बृजमोहन वैद्य, दुर्ग



BALANCE SHEET OF LIFE

जीवन का स्थिति विवरण

श्रीराम खण्डेलवाल

मनुष्य जीवन को अगर देखा जाये तो तीन रूपों से बैलेंस शीट बनती है। एक बनती है आर्थिक जिसमें उसका लेखा जोखा, धन सम्पत्ति का वर्णन होता है।

दूसरी होती है स्वास्थ्य सम्बन्धी समीक्षा- इसमें एक डॉक्टर उसकी बीमारियों का निरीक्षण एवं निवारण करता है स्वस्थ रहने में मदद करता है आशा करता है। स्वस्थ रहेगा तो धन भी कमाएगा, सम्पत्ति जोड़ेगा, सबका ध्यान भी रखेगा, अतः स्वास्थ्य सम्बन्धी स्वस्थ सम्बन्धी समीक्षा की जो बैलेंस शीट है दीर्घायु के लिए वह बहुत महत्वपूर्ण है।

तीसरी होती है - जिसका कभी कोई आकलन नहीं करता है। यह है उसकी आर्थिक स्थिति एवं स्वास्थ्य से से भिन्न, जिसमें उसके व्यवहार, योग्यता कुशलता सम्बन्धों का निर्वाह आदि का विवरण होता है और यही मापदंड मनुष्य की सफलता और असफलता अंकित करते हैं।

इस विशिष्ट बैलेंस शीट में व्यक्ति अपने जीवन के विभिन्न पहलूओं, सामाजिक एवं पारिवारिक सम्बन्धों, अपनी सामाजिक परिस्थितियों जीवन में उठाये गए कष्टों, विपरीत पञ्चात्मनिरीक्षणपरिस्थितियों, उपलब्धियों, सफलताओं एवं अन्य पहलूओं का विश्लेषण करता है, मूल्यांकन करता है।

व्यक्ति जीवन की सभी घटनाओं का समाशोधन, समाधान करता है। आत्मनिरीक्षण करता है एवं जिन घटनाओं से प्रगति, सुख एवं सफलता में बाधा उत्पन्न होती है, उनका निराकरण करने की कोशिश करता है, उनकी रोकथाम करता है। आत्मनिरीक्षण से व्यक्ति की प्रबलता, मजबूती एवं कमजोरी के आकलन करने में सहयोग मिलती है, जो सही मार्गदर्शन के लिए अति आवश्यक है।

रामायण में तुलसीदासजी कहते हैं:

बड़े भाग्य मनुष्य तन पावा, सुर दुर्लभ संत ग्रंथन गावा ।

हमारा जो मानव देह है वह देवताओं को भी प्राप्त नहीं होता है, भगवान ने हमको दिया है इसका सत्कर्मों और सत्कार्यों में से भगवान ने हमें जो आदेश दिया है उसमें लगाना चाहिए। हमें इस मानव जीवन में जो काम करने हैं वही करने चाहिए। हम ऐसा मानते हैं की मनुष्य अपने जीवन का मार्ग निर्धारण उसके प्रयत्नों से ही करता है, किंतु ईश्वर, जिसने हमारे जीवन का निर्माण किया वही हमारी सभी गतिविधियों एवं व्यवहार को नियंत्रित करते हैं।

बैलेंस शीट सुधारने में ईश्वर भक्ति एवं शास्त्रों में वर्णित तप, दान, दया, श्रेष्ठता ही एकमात्र महत्वपूर्ण सूत्र है।

मनुष्य जीवन की छ चीजे ऐसी हैं जिसे भगवान नियंत्रित करता है:-

सुनहु भरत भावी प्रबल, बिलखि कहेउ मुनिनाथ ।

हानि, लाभ, जीवन, मरनु, जसु, अपजसु विधि हाथ ॥

इसमें दो चीजे ऐसी हैं जीवन और मरण, जहां मनुष्य शून्य से आता है और शून्य में चला विलीन हो जाता है, कहां से आया कहां गया किस आत्मा ने जन्म लिया और किस आत्मा में चला गया, कोई नहीं जानता है। लेकिन जो अन्य चार चीजे हैं हानि, लाभ, यश और अपयश यह मनुष्य अपने जीवन में अपने कर्मों से यही निर्धारित करता है। आप जितने अच्छे कर्म करेंगे आपकी अच्छी प्रगति होगी सुख एवं शांति की प्राप्ति होगी।

व्यक्तिगत बैलेंस शीट में ऐसी बहुत सी चीजे हैं जिसका हर मनुष्य को अपने जीवन में ध्यान रखना चाहिए। सबसे विनाशकारी है चिंता, आप बिंदु हटा दो तो चिंता हो जाती है। इसलिए मनुष्य को कभी भी किसी भी परिस्थिति में चिंता नहीं करनी चाहिए। व्यक्ति को हमेशा प्रफुलित रहना चाहिए।

आर्ट ऑफ़ गिविंग, जीवन की विशेष एवं महत्वपूर्ण क्रिया है-जितना आप लोगों को दोगे समय दोगे, धन दोगे, जो भी आपके पास है, भगवान ने आपको आवश्यकताओं से अधिक दिया है, वह जरूरतमंद लोगों को देने से आपको अधिक प्रगति एवं विकास, सुख एवं शांति के मार्ग पर प्रशस्त करती है।

सबसे अधिक महत्वपूर्ण हैं आत्मसम्मान-आदमी को कभी भी अपना आत्मसम्मान नहीं खोना चाहिए ना ही किसी व्यक्ति को मौका देना चाहिए की आपके आत्मसम्मान को वो हानि पहुंचाए।

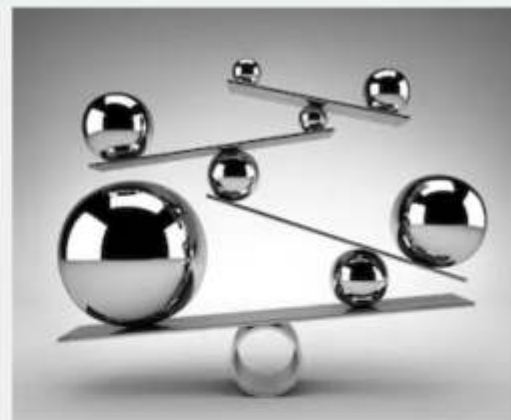
सबसे खतरनाक हथियार मनुष्य की जिह्वा है। मनुष्य की जीभ, एक बार इससे जो बात निकल गयी वह जीवनभर याद रहती है। इसलिए मनुष्य को अपनी बैलेंस शीट सुधारने के लिए अपनी जीभ से कभी भी कोई गलत बात नहीं करनी चाहिए। व्यक्तिगत बैलेंस शीट मैंने आपकी अधिक सम्पत्ति का वर्णन नहीं किया है, क्योंकि यह किसी न किसी रूप में झगड़े का, मनमुटाव का, वैमनस्यता का

कारण होती है। जितना अधिक धन पूर्वज छोड़कर जायेंगे उतना अधिक भाई बंधुओं में, बहन भाई में इगड़ा होता है। अधिक सम्पदा छोड़ना अगली पीढ़ी को निष्क्रिय कर देता है अगली पीढ़ी का काम करने की इच्छा शक्ति का अभाव होता है।

न त्वहम् कामये राज्यम्, न स्वर्गम् न पुनर्भवम् ॥

कामये दुःखतप्तानम् प्राणि नामार्ति नाशनम् ॥

न ही मुझे राज्य की कामना है, न ही स्वर्ग की, न मोक्ष की, न पुर्नजीवन की कामना। जो दुखी, संतप्त मिलते हैं उनको हम मदत करे, यही मानव धर्म है। यही हमारी मानव जीवन की बैलेंस शीट में काम आता है।



BALANCE SHEET OF LIFE

LIABILITIES OF LIFE		ASSETS OF LIFE	
CAPTIAL	Parental Support Spouse Children	FIXED ASSETS	Education Qualification Character Experience Skill and Expertise Spirituality Self Confidence Hard Work
RESERVE AND SURPLUS	Good Friends Positive Thoughts Innovative Ideas Talent Donation Given	INVESTMENTS	Study Constructive Time Spent
CURRENT LIABILITIES	Illness Bad Company Bad Eating Habits Anxiety	CURRENT ASSETS	Wealth & Properties Good Health Selfless Friends Supportive Relatives Business and Job Peace & Happiness
PROVISIONS	Ignorance Inexperience Prejudice Views Negative thoughts	MISCELLANEOUS ASSETS (to the extent not written off)	Remaining Time of Life
CONTINGENT LIABILITIES	Unknown Enemy Unseen Suffering Harsh Words	INTANGIBLE ASSETS	Blessings Reputation Respect Goodwill Faith Intelligence Love

संत सुन्दरदास फाउंडेशन

(CIN- U93000MH2014NPL255171)

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9819296366



(शिक्षा हेतु एक सुदृढ़ पहल – बाल विकास योजना)

संस्था की स्थापना सन 2014 में शिक्षा व विभिन्न सामाजिक दायित्वों के निर्वहण हेतु की गयी। स्थापना में के. पी. ए. सदस्यों एवं सहयोगियों का विशेष सहयोग रहा। के.पी.ए. चूँकि उच्च शिक्षा हेतु आर्थिक सहायता प्रदान करती है, अतः समाज का सर्वांगीण विकास हो सके, इस हेतु स्कूल में विद्यार्थ मध्यावी एवं जरूरतमंद विद्यार्थियों को आर्थिक सहायता प्रदान कर उन्हें उच्च शिक्षा हेतु प्रेरित करने के उद्देश्य की पूर्ति हेतु बाल विकास योजना प्रारम्भ की गई।

बाल विकास योजना, Sant Sundardas Foundation (SSF) द्वारा चलायी जाती है। अखिल भारतीय स्तर की इस योजना में देश के किसी भी प्रांत का खंडेलवाल परिवार लाभ ले सकता है। इसके अंतर्गत समाज के आर्थिक रूप से कमजोर परिवारों के बच्चों की स्कूली शिक्षा के लिए जो 5 वी से 12 वी कक्षा में अध्ययनरत हैं उनको Tuition Fees, School Dress व अन्य जरूरी सामान हेतु रुपये 6000 से 10000 तक की आर्थिक सहायता की जाती है। अतः आर्थिक दृष्टि से सक्षम वर्ग कृपया आवेदन न करें।

मातृत्वशक्ति को सामाजिक गतिविधियों से जोड़ने एवं सेवा हेतु इस योजना का संपूर्ण कार्यभार महिलाशक्ति को दिया गया-वे ही आवेदन मंगाती हैं, उनका परीक्षण करती हैं, सम्बंधित परिवार से बातचीत करती हैं, तत्पश्चात् मापदण्डों के अनुसार विद्यार्थी को देने वाली आर्थिक सहायता का निर्धारण करती हैं। पूरी योजना हेतु प्रत्येक परिवार से धनसंग्रह भी महिलाओं से ही किया जाता है, जिसकी अधिकतम राशि प्रत्येक परिवार रु 11000 होती है। समय - समय पर ग्रुप की सदस्य के.पी.ए. सदस्यों से मार्गदर्शन लेती रहती हैं।

बाल विकास योजना के संपादन हेतु निम्न महिलाओं का ग्रुप सक्रिय हैं -

1. सौ. अंजू चंद्रप्रकाश खंडेलवाल
2. सौ. रीना संजय खंडेलवाल
3. सौ. रेणु राकेश रावत
4. सौ. रेखा अशोक खंडेलवाल
5. सौ. रुपाली रविशंकर खंडेलवाल
6. सौ. संगीता सुनील खंडेलवाल
7. सौ. सरिता प्रफुल्ल झालानी
8. सौ. सुनीता शशिकांत खंडेलवाल

इस महिला समूह में एक WhatsApp ग्रुप बनाया है जिसमें लगभग 150 महिला सदस्य जुड़ी हुई हैं जो समय समय पर आर्थिक सहायता प्रदान करती रहती हैं। बाल विकास योजना में प्रारम्भ से सत्र 2019-20 तक 126 बच्चों को आर्थिक सहयोग दिया जा चुका है, जिसका वर्णन निम्न प्रकार है :-

YEAR WISE DISBURSEMENT

Year	No. of students	Amt. disbursed
2016-17	13	112500
2017-18	28	210500
2018-19	27	233000
2019-20	58	570000

AREA/ STATE WISE DISBURSEMENT

Year	State	Students	Amount	Total
2016-17	Madhya Pradesh	6	50000	112500
	Rajasthan	7	62500	
2017-18	Rajasthan	25	179500	210500
	Others	3	31000	
2018-19	Rajasthan	17	157500	233000
	Madhya Pradesh	10	75500	
2019-20	Rajasthan	29	256500	570000
	Madhya Pradesh	14	179500	
	Maharashtra	6	59000	
	New Delhi	2	18000	
	Orissa	2	19000	
	Uttar Pradesh	3	28000	
	West Bengal	1	10000	

AREA WISE COLLECTION OF FUNDS

Year	Areawise Collection	No of ladies/ Persons	Amount Received
2016-17	Mumbai	12	111000
2017-18	Mumbai	16	214000
	Indore	2	21000
2018-19	Mumbai	18	221000
	Rajasthan	2	60000
	Delhi	2	20000
2019-20	Mumbai	26	300000
	Rajasthan	2	20000
	MP	4	52000

राजस्थान में अधिकतम आर्थिक सहायता दौसा जिले के विद्यार्थियों को की गई। दौसा जिले के आवेदनों पर समीक्षा/जांच करने हेतु प्रारम्भ में श्री घनश्यामजी रावत, मानपुर एवं श्री कैलाशजी ताम्बी की एक कमिटी बनाई गई। वर्तमान में श्री कैलाशजी ताम्बी से उस क्षेत्र से प्राप्त आवेदनों पर उचित मार्गदर्शन एवं प्राप्त जानकारी मिलती रहती है - वे दोनों धन्यवाद के पात्र हैं।

इस कार्यक्रम में अधिक गति प्रदान करने हेतु सत्र 2020-21 में तीन शहरों- जयपुर, इंदौर एवं कलकत्ता में महिला सदस्यों द्वारा कार्यक्रम आयोजन करना विचाराधीन है, लेकिन कोरोना की वजह से कुछ विलम्ब हो सकता है।

COVID - 19, की वजह से बाल विकास योजना कार्यक्रम में कुछ व्यवधान रहेगा। समाज की सभी महिलाओं से समाज प्रगति के इस अति विशिष्ट कार्यक्रम से जुड़ने का हमारा निवेदन रहेगा, क्योंकि वर्तमान में शिक्षा ही एक ऐसा माध्यम ही जिससे व्यक्ति, परिवार एवं समाज का सर्वांगीण विकास संभव है।

आइये, सब मिलकर समाज को एक नया मार्गदर्शन दे एवं भगवत प्रदत्त इस अतिविशिष्ट योजना में तन, मन एवं धन से सहयोग करें।



THE TAKEAWAYS

Live Webinar



Compiled by :
Meghna Khandelwal

5th July, 2020

BALANCE SHEET OF LIFE

(On the occasion of
CA Day and Doctor's Day (1st July))

Speaker - **CA Dheeraj Khandelwal**,
Central Council Member, ICAI (Mumbai)

- He said when health suffers...economy also suffers. We have personal balance sheet, business balance sheet and health balance sheet....all have to be tallied.
- CA is a wealth creator as well as a business solution provider in today's time. CA's are promoting start-ups and proving very successful models for young entrepreneurs.
- He suggested at least have one CA in each family to boost up our economy and create the wealth for the nation. CA's have ample opportunities to practice in advisory services.
- Just as doctors are the warriors in the field of health during Covid pandemic, CA's are warriors in economy at all rural and urban levels in this time.

Speaker - **Dr. Bharat Rawat**, Indore
Senior Heart Specialist and Life Style Guide

- He emphasized on simplicity as best tool for maintenance of balance sheet of life. Goals of life are very conditioned by outside world which is not right. Our ego disturbs balance in life.
- Balance sheet will be tallied when we create or give what we have taken from the planet or others. Earn only if you can devote to good deeds.
- True balance will be maintained only if we live without fear of doing a bad deed.

12th July, 2020

TAKING WINGS: WOMEN'S ENTREPRENEURIAL VENTURES: CHALLENGES, OPPORTUNITIES AND EMPOWERMENT

Speaker - **Nikita Khandelwal Agrawal**
Director, RAD Global Pvt. Ltd. (Jaipur)

- She mentioned about the changes in her life, her comfort zone and the approach.
- Three mantras of her success were: Adopt, Adapt and Accept.
- Other challenges and way out: Self-motivation, Small goals, No rush, Prioritize the goals, Prepare to work hard, Decide best combination for yourself.

Speaker - **Nidhi Subhash Dangayach**,
Co-Founder: Verlas, USA

- She shared her story by mentioning Foundation, Finding herself, Bringing it together and Importance of the role of parents.
- Getting her GI certification was the most important step.
- Her company: Verlas, Challenge one: Family owned business and male dominated industry, Challenge two: Setting up an e-commerce business for the first time, Challenge three: Making e-commerce successful for diamond jewelry.
- What did she do and her takeaways: Crawl, walk, run, a woman can do everything a man can do, family's duty to support a woman's dream and help her find the balance.
- Her mantra, "Never have any regrets."

Speaker - **Poornima Khandelwal**
Co-Founder: INI Farms and INI Consulting

- She shared the journey of building a global Indian fruit company. The formative years, Never give up, Family first, Dream unlimited.
- Her early start of entrepreneurship along with education.
- She pointed out on perseverance, overcome fear of unknown, nothing woman can do, thinking big, focusing on team, your success is determined by the people who support you, no achievement is worth it without the people to celebrate it.

19th July, 2020

MAD(E) FOR EACH OTHER- COUPLES HAPPINESS PROGRAM

Speaker - **Shri Rakesh Jain 'Prakhar'**, Indore
Renowned Business Guru, World Record Holder

- Relationships are like electric connections which when connected correctly will give out the right energy and if connected in a wrong way can cause faults.
- Women should be given a sense of identity - belongingness, after marriage.
- Relationship essence: - You choose her, she is now your family. It is now your responsibility to accept her in total, give love to her, help her blend better, you can create a healthy family atmosphere.
- What is marriage? It is a sacrament, a commitment, an institution. Stages of marriage: Romance stage, Reality stage, Maturity stage.
- Woman has art of people management and can manage the most difficult person - the boss. She manages his ego, She manages his insecurity, Facilitates understanding, Training your children.
- Women can do multitasking while men cannot.
- He APPEAL for harmony: A for adjustment, P for patience, P for patience again, E for ego, A for acceptance, L for unlimited love.
- He gave Relationship tips: believe in total surrender, less anger and more humor, never fight in front of others, support partner in good/bad times, say sorry more often, Don't expect other person to understand you without saying.
- Chanakya three-way test to think before you say anything. Is it the truth? Is it good? Is it useful?
- #Relationship sin 1-People should agree to me, #Relationship sin 2-People should appreciate me, #Relationship sin 3-I envy others, #Relationship sin 4-My fortune should be better than others, #Relationships sin 5-I focus on the cups of coffee not just the coffee in them, #Relationship sin 6-I focus on negatives.

26th July, 2020

RESTRUCTURING OF BUSINESS DURING AND AFTER COVID-19 AND HEALTHCARE FINANCING.

Speaker - **Nivesh Khandelwal**
Founder- LetsMD

- The problem is that less than 3% of Indians have adequate health insurance because of which 70% of health care expenditure is out of pocket, financed by money lenders. The solution "Let's MD" leverages technology and its network of partner hospitals and pharma companies to provide near instant loans at 0% interest at the point of billing.
 - Very quick and efficient detailed business model. Source engine includes distribution network of 1800 plus hospitals and big pharmacies. Competitive landscape.
- Speaker - **R.C. Gupta**, Mumbai
Former President - Manglam Cement Ltd.
- Economic conditions of India depend on how fast we can control Covid. India has huge consumption.
 - We have to keep our vision on how to restructure our business. Have you thought about it yet? Reduce your debts, Reduce running costs, Reduce rental liabilities, Go digital get moving, Associate with bigger networks, Grab opportunities.
 - Future is of "service sector". Manage your model according to it.
 - Every difficulty brings an opportunity and brings innovation. The future is a golden period for business.
 - Businesses that will do well in future are: Health care, Agricultural produce (special ayurvedic medicines and chemicals), Catering business (cloud kitchen), Delivery business, Storage concepts, Online education, Software industry.
 - Think out of the box, What is the need of future? No business is small, do not go for easy money, involve yourself in business.

2nd Aug., 2020

TRANS FATS, OVERWEIGHT & OBESITY- CAUSES, EFFECTS & IT'S REMEDIES.

Speaker - : **Dr Shweta Khandelwal**

Head, Nutrition, Research and Additional Prof.
at Public Health Foundation of India (PHFI), Delhi

- | Importance of nutrition and health in today's time. You are what you eat. Nutrition is a part of holistic lifestyle.
- | The eight aspects to explore when seeking a balanced and fulfilled and feel good life includes "nutrition".
- | Obesity in our country is taking a steep rise. Reasons of obesity: Non-modifiable risk factors & modifiable risk factors. India's famous pot belly.
- | Fatty liver is most dangerous metabolic syndrome is composed of five symptoms. Reasons are: Eating poorly, not taking a balanced diet.
- | What is a balanced diet? Healthy eating plate, Harmful effects of Trans fats, Read labels, Fad diets are a big "no". Powder supplements or whole foods?
- | Mood and food connections- EDSO. Happiness chemicals and how to hack them. Importance of gut health. Follow rainbow diet to boost immunity.
- | Children's nutrition: She gave 10 tips for picky eaters and tips for adolescents.

9th Aug., 2020

CREATION OF HUF AND DRAFTING OF WILL

(WITH SPECIFIC REFERENCE OF HINDU LAWS AND INCOME TAX ACT)

Speaker - **Dr. (CA) Girish Ahuja**, Delhi
Renowned Speaker and Author on Income Tax

- | What is Hindu law? It is not codified law. It is going on by convention. Two very important codified laws: Indian Succession Act 1925, Hindu Succession Act 1956. These have been made by the parliament.

- | He explains in details what happens if one has not written a will after one's death? What happens if a will is written?
- | He explained the categories of legal heir class one, categories of legal heir class two.
- | He informed different ways of writing a will, Authenticity of a will. Coercion, fraud, dispute in relation to will, best ways to write a will.
- | What is relinquishment? Difference between nominee and successor; Meaning of Hindu Undivided Family according to Hindu law; Requirements of a HUF according to income tax; Who is a member, a lineal descendant, coparcener; Steps needed to raise income/corpus in HUF; Rules of conduction of HUF.
- | The importance of joint account for will realization.

16th Aug., 2020

LEARNING LESSONS FROM MAKERS OF INDEPENDENT INDIA

Speaker - : **Dr Sandeep Aatre**, Indore

Emotional and Social Intelligence Expert.

- | He emphasized on the lessons for life and management from the makers of independent India, mostly from incidents in the lives of Vallabhbhai Patel, H.M. Patel & V.P. Menon during partition of India & integration of India.
- | The Micro management: partnerships are successful only if you have a big heart, choosing the right person for the kind of work is most important task for a leader, preparing the person for work, delegation and empowerment, coordinate with maturity, detailed orientation and timely working.
- | The Macromanagement: selection and preparation of subordinate, delegation and empowerment, reflection of ownership and confidence, having an amazing hold over work.
- | Quotation: Unfortunate is the country which doesn't have heroes but more unfortunate is a country that needs a hero.

23rd Aug., 2020

GRAPHOLOGY- Know Your Personality by Your Signature & Handwriting

Speaker - **Milind J. Rajore**, Pune
Renowned Graphologist

- Graphology is a natural science. It is a science of graphs.
- How the handwriting is interpreted on paper by the brain. Handwriting consists of lines, loops, curves and angles. Interaction of the brain cells give a reaction in form of an impulse and the loops, curves, angles and lines form a graph. Study of these graphs is known as graphology.
- Handwriting is a reproduction of your thinking process. Using your fingers for writing skills is very important. Writing using fingers helps improve interpersonal relations. Also he explains how your signature will reflect many things like parents, marital status, profession, health legal problems, business etc.

6th Sept., 2020

HOW TO PLAN FOR CARRIER SUCCESS DURING COVID PANDEMIC.

Speaker - **Ashwini Tambi**,
Chief Career Mentor, Founder Director Career ACER

- He explained about Career ACER: proactive approach, collective approach.
- What does success mean to different people?
- Career is journey of achievement and fulfillment by design not good luck.
- Then- Now - Just now. Then- stereotype approach, Now - making right decision is the key challenge, Just now - lot more close association between parents and children.
- Change is only constant in life. Employability is good only for those who are high in academics and skills.
- He explains top myths/ mistakes to be avoided. What is the right time to plan for career? What influences career/ subject selection? I care model, career selection model, career clusters, how to organize career decision making, Differentiate among hobbies, interest, passion, dream.
- He further explain Covid-19 impacts on jobs and how to deal with it. Current trends and futuristic career options.

20th Sept., 2020

ISSUES RELATING TO MARRIAGE & DIVORCE AND ITS SOCIAL EFFECTS.

Speaker - **Adv. Tanu Mehta**, (Mumbai) Marriage Counsellor,
Adv. Satyam Khandelwal, Jaipur
Moderator : **Sunil Gupta**, Mumbai

- Shri Shreeramji Khandelwal in the opening remarks threw light on the 7 vows of marriage, foundation of successful marriage, common issues resulting in divorce.
- Tanu Mehta spoke about mediation as the latest method to resolve marriage issues. Mediator starts discussion and takes the disputing parties to a concession. Majority are marital issues nowadays.
- Reasons are incompatibility, infidelity, family discords, disrespect etc. Increased education is also a reason which has led marriage to be a very individualistic decision. Standards of all types are different for different individuals.
- Adv. Satyam Khandelwal mentioned 2 important points to take care during an arranged marriage.

BEWARE OF FRAUDS

- Potential bride & groom should be given time to give acceptance to each other.
- Do not rush to court if there is an issue, go for mediation first, Don't focus on retribution, focus on justice. there are different types of law which can be relied upon if there is an issue. During a state of resumption after mediation start building and working on mutual trust and respect. Stop using any allegations used before.
- Common take ways were: One should be ready to accept the ups and downs in life, All should be patient and have maturity to move through a marriage, A girl should have equal empowerment in our society, Expenditure in marriages should be according to one status not the other party's expectations.
- Mr Satyam also speaks about Time taken for the process of divorce, Neutral mediators are being approached to, The sooner the better is the time to approach if there is an issue in marriage, Legal agreements in marriage, Aid from court and other organizations for women who are financially weak in pursuing divorce.

यह पत्रिका में सब कुछ समावेश है। गणमान्य लोगों के साक्षात्कार एवं परिचय प्रेरणा प्रदान करेगा। कोरोना समय में आपने विशेषज्ञों की ऑनलाइन मीटिंग कर विभिन्न विषयों पर जानकारी दी वह सराहनीय है। के.पी.ए. संस्थापकों के बुद्धिशाली एवं बलशाली स्तंभों पर खड़ी है, सुशिक्षित संस्था के.पी.ए. के बारे में जितना कहे उतना कम है। मुंबई में आपने छात्रावास बनाकर खंडेलवाल समाज में शिक्षा का एक मुकाम बना लिया है। संस्था की शुरुआत में कांदिवली के तैरापंथ भवन में संस्था वटवृक्ष की तरह फैलती रहे ऐसी कामना की थी पर संस्था फैली संस्थापकों के कार्य और विचारों के द्वारा। के.पी.ए. में आजीवन सदस्य बन बंधुवर सहयोग कर अपने आप को संतुष्ट और प्रसन्नता का अनुभव करता हूँ। मैं समाज बंधुओं से निवेदन करता हूँ की सहयोग का कोई भी अवसर जैसे शादी की 50 वीं 25वीं सालगिरह या 75 वां जन्मदिन पर निःसंकोच और पूर्ण विश्वास के साथ सहयोग कर मन की संतुष्टि और शांति प्राप्त करें। अब मैं 73 वर्ष का हो चुका हूँ निष्कर्ष यही समझ में आया कि हमें अपने समाज उत्थान के बारे में सोचकर कुछ कार्य करना चाहिए। अंत में भगवान से प्रार्थना करता हूँ की के.पी.ए. निरंतर प्रगति करें और नई ऊंचाई प्राप्त करें।

बिहारीशरण खंडेलवाल, मुंबई

अत्यंत हर्ष का विषय है कि KPA द्वारा विद्या वैभव पत्रिका का प्रथम अंक का प्रकाशन किया गया है। मैं सम्पादक मंडल के सभी सदस्यों को इस पत्रिका को प्रकाशित करवाने में महत्वपूर्ण योगदान हेतु हार्दिक बधाई देता हूँ। पत्रिका विचारों के आदान प्रदान का सशक्त माध्यम है। मुझे पूर्ण विश्वास है की यह पत्रिका शिक्षा के प्रचार प्रसार के साथ विभिन्न लक्ष्यों को प्राप्त करने में पूर्णतः सफल रहेगी।

राधेश्याम खूटेटा (मुंबई)

आपके द्वारा प्रकाशित विद्या वैभव लेखन, शक्ति, तेजस्वी विचार, अद्वितीय स्तम्भ व लेखों का संग्रह है। आपके सभी कार्यों में गुणवत्ता व समर्पण की झलक पायी है। संपादक के अथक प्रयासों से स्मारिका अपने उद्देश्यों, दयित्वों, पारिवारिक सम्बन्धों को सार्थकता प्रदान करेगी। सफल प्रकाशन पर मेरी अनेक शुभकामनाएं।

बृजमोहन वैद्य (दुर्ग)

पाठकों के पत्र



मेरे परिवार और अकोला खंडेलवाल समाज की ओर से विद्या वैभव पत्रिका के प्रकाशन पर शुभकामनाएं और बधाई। के.पी.ए. के माध्यम से आप लोगों ने पढ़ने वाले बच्चों के भविष्य को ध्यान में रखकर उनकी उच्च शिक्षा के खर्चों की पूरी व्यवस्था कर जीवन में तरक्की हेतु बहुत बड़ा योगदान दिया है। यह समाज के बच्चों के लिए बहुत बड़ी उपलब्धि है।

के.पी.ए. के साथ-साथ संत सुंदरदास फाउंडेशन, खंडेलवाल वेलफेयर फाउंडेशन, समाज प्रगति की अपनी अन्य योजनाएँ हैं जिससे समाज लाभान्वित होगा। समाज हित में चालू की गई बाल विकास योजना के माध्यम से माध्यमिक शिक्षा के विद्यार्थियों को लाभ मिलता है, मुंबई में आप लोगों के द्वारा भव्य छात्रावास का निर्माण किया जा रहा है यह कार्य समाज हित में बहुत जरूरी है। यह देश के खंडेलवाल समाज के सभी संस्थाओं के लिए प्रेरणादायी है इससे समाज को नई दिशा मिली है, समाज सदैव आप लोगों का अत्यंत आभारी रहेगा।

श्यामसुंदर खंडेलवाल, अकोला (महाराष्ट्र)

विद्या वैभव के पहले संस्करण के लिए KPA को ढेर सारी बधाइयां। इसके कवर पेज पर लिखा है पत्रिका का मूल्य आपका कीमती समय इस उद्धार ने मुझे काफी प्रभावित किया। मुझे खुशी इस बात की है कि शिक्षा के क्षेत्र में जो कार्य खंडेलवाल प्रोफेशनलस कर रहे हैं वह वास्तव में काबिले तारीफ है। शुरू में सी.पी. साहब का लेख के.पी.ए. फाउंडेशन के बारे में काफी कुछ कहता है। उम्मीद करता हूँ कि आने वाले वर्षों में यह पत्रिका त्रैमासिक न रहकर मासिक बने और इसमें ज्यादा इंफॉर्मेशन होना चाहिए। मैं भगवान से करबद्ध प्रार्थना करता हूँ कि भविष्य में यह पत्रिका शिक्षा के क्षेत्र में युवा पीढ़ी को मार्गदर्शक करेगी। ढेर सारी शुभकामनाएं।

सुभाष डंगायच, (मुंबई)

A good beginning by KPA. Hope KPA will maintain its high standard here also. My good wishes.

Narayanlal Badaya (Jaipur)

It was immense pleasure to go through & have a glance at quarterly e-news bulletin under the name "विद्या वैभव" published by KPA.

When KPA name is involved, it shows its trust worthiness and thus quality.

Newsletter published indicates the achievement of Vision Project. It contains various informations relating to achievements, future projects and programmes, imminent personalities and their contributions. I have also liked crispness in presentation and lucid language. A companion on various webinar conducted by KPA through experts during COVID-19 period is praiseworthy and gives birds eye view on different topics.

The kind of work KPA is doing needs to be percolated to all strata of the khandelwal society so that benefits of the programmes continue to reach and also contributions to the efforts of KPA is enhanced. I wish KPA and its affiliates a grand success in all its endeavors.

Manish Narayanwal

Deputy Commissioner of State Tax (GST), Investigation, Thane

के.पी.ए. द्वारा प्रकाशित विद्या वैभव प्रकल्प एक दीर्घकालीन विचार को व्यक्त कर अनुमोदन करता है कि विद्या के वैशिष्ट्य से ही वैभव संभव हैं। के.पी.ए. की परिकल्पना को मैं नमन करता हूँ, कि सकारात्मक सोच रखते हुए मुंबई नगरी में, अन्य नगरों व प्रदेशों से विद्यार्जन के लिए आए समाज के विद्यार्थियों को एक सम्पूर्ण सुविधा युक्त छात्रावास की व्यवस्था प्रदान की। यह सुविधा आवश्यकता तो पूर्ण करेगी ही साथ में आए हुए विद्यार्थियों के परिजनों को एक विश्वास और सुरक्षा का संदेश भी देगी। मैं इस अद्भुत दूरदृष्टी व प्रयासों के लिए हार्दिक शुभकामनाएं संप्रेषित करता हूँ।

अनील माली (औरंगाबाद)



पाठकों के पत्र

‘विद्या-वैभव’ के पुनर्जन्म के लिए बधाई। KPA की स्थापना के पश्चात कुछ अंक प्रकाशित हुये थे। किन्हीं कारणवश इसका प्रकाशन स्थगित करना पड़ा था। यह कदम इस बात का भी संकेत देता है कि दृढ़-निश्चयी व्यक्ति मार्ग में आये अवरोधों के कारण जनहित के कार्य को छोड़ता नहीं है।

लोक-सभा के माननीय अध्यक्ष श्री ओम बिड़ला द्वारा इसके नव जीवन के प्रथम-अंक का लोकार्पण इसके उज्ज्वल भविष्य का संकेत है। पत्रिका के इस अंक में कुछ महनुभावों के जीवन-चरित्र और संस्था को उनके सहयोग के बारे में जानकारी मिली। इनकी जीवन यात्रा से एक बात स्पष्ट है कि जीवन में उन्नति ‘विद्या से वैभव की यात्रा’ है।

श्री श्याम खटोरिया के ‘लक्ष्य, आत्म-विश्वास तथा सफलता’ पर विचार बहुत ही सारगर्भित थे। समय और आवश्यकताओं के साथ लक्ष्य भी बदलते रहते हैं। अपना लक्ष्य यदि सर्वांगीण विकास के लिए हो तो वह ईश्वर के प्रति अपनी कृतज्ञता व्यक्त करने का अवसर भी देता है।

श्री राजेश गुप्ता के अनुभव यह भी दर्शाते हैं कि विद्या का अभाव न केवल साधना से पूरा किया जा सकता है, अपितु जीवन में अर्जित ज्ञान एवं स्मृद्धि का उपयोग आत्म-स्तुति के अतिरिक्त सार्थक समाज-सेवा में भी किया जा सकता है।

संस्था ने बहुत से युवकों को उनकी उच्च शिक्षा प्राप्त करने के लक्ष्य को निस्वार्थ भाव से सहायता देकर पूरा करने में अहम भूमिका निभाई है। श्री प्रतीक और श्री दीपक खंडेलवाल ने अपने विचारों से इस बात को प्रमाणित किया है कि इस सेवा के सदुपयोग से हमारे युवा न केवल उज्ज्वल भविष्य का निर्माण कर सकते हैं, अपितु समाज को भी एक शिक्षित तथा प्रगतिशील छवि प्रस्तुत करने में अच्छी भूमिका निभा सकते हैं।

आपकी संस्था ने वर्तमान में किए जाने वाले कार्यों द्वारा इसे, एक निश्चित ढर्रे पर चलने वाली अन्य सामाजिक संस्थाओं के तुलना में, एक अग्रणी स्थान पर ला खड़ा किया है। यह निश्चित है कि इस दौड़ में आप भविष्य में भी इस माप दंड पर भी खरे उतरते रहेंगे।

श्री श्रीरामजी, आपने अथक प्रयास तथा निस्वार्थ भाव से सेवाएँ प्रदान करते हुये, श्री चंद्र प्रकाशजी के नेतृत्व में संस्था को एक शीर्ष स्थान पर पहुंचाया है। इसमें आपके सहयोगियों श्री सुनील गुप्ता, श्री प्रफुल्ल झालानी, श्री सुनील जी. खंडेलवाल, श्रीमती प्रो. रेणु खंडेलवाल तथा अन्य का भी अमूल्य योगदान दिया है। आप सभी अभिनंदन बधाई के पात्र हैं।

भविष्य में अपने विचार आपकी पत्रिका में प्रकाशन हेतु प्रस्तुत करने का प्रयास करूँगा। यदि संभव हो तो कुछ पंक्तियों का स्थान प्रदान कीजिएगा।

ओमप्रकाश गुप्ता (Malad (W) Mumbai)

Congratulation for e-magazine “vidya vaibhav” for successful get-going.

Beautifully designed cover page signifying very aptly the mission and vision of the KPA since its inception. A much needed e-magazine to connect the Khandelwal's across the globe and updating them about the existence and working pattern of providing financial assistance to students.

Launched during the pandemic period, this magazine introduced the philanthropist of our community as strong pillars behind every good initiative taken by team of KPA. It also provided glimpses of all innovative webinars conducted by KPA providing open platform for discussing various issues commonly affecting the community. A page dedicated to career guidance is nice but if it can carry email id of counsellors will ease the stress among students. Hope this magazine becomes the VOICE of KPA in near future.

Hari Khandelwal (Bhayander, Mumbai)

“Education is the need of the hour”

I have been associated with KPA since its inception. I have known KPA since it was a drop in the ocean. Since then, it has become the heart organisation of Samaj and Education. KPA has helped many students get highly educated & make a bright career.

KPA has reached every nook and corner of India and the rest of the world. The KPA has undertaken many projects such as making a digital directory of Khandelwal professionals all over the world, and hostel facility for the students at Mumbai. I am proud of KPA CA C.P. Khandelwal, (President) Charan Rawat, (Secretary) CA Shriramji Khandelwal, and associates for making untiring efforts to make the association grow and help the needy students all over the world. The KPA has set an ideal example in the community as a social organization to help interested students by giving funds for education. All the members and associates of KPA have made a painstaking exercise to uplift the Khandelwal community.

I am delighted to observe Vidhya Vaibhav Patrika, a milestone in the field of education. I am sure the publication of Vidhya Vaibhav has added crown to the field of education for Khandelwal community. I find Vidhya Vaibhav as one of the great publication of KPA. Vidhya Vaibhav will definitely fulfil the vision and mission of KPA.

I wish to congratulate the KPA and wish KPA to grow to the height of the Himalaya.

Dr. S.R. Khandelwal, Nashik

जैसा नाम वैसा स्वरूप.... नाम के अनुरूप ही आपकी संस्था की पत्रिका का प्रथम अंक है अर्थात् विद्या का वैभव सभी के परिचय में दृष्टिगत हुआ। देर आए दुरुस्त आए, हार्दिक शुभकामनाएँ...

रश्मि राकेश गुप्ता (अन्धेरी, मुंबई)

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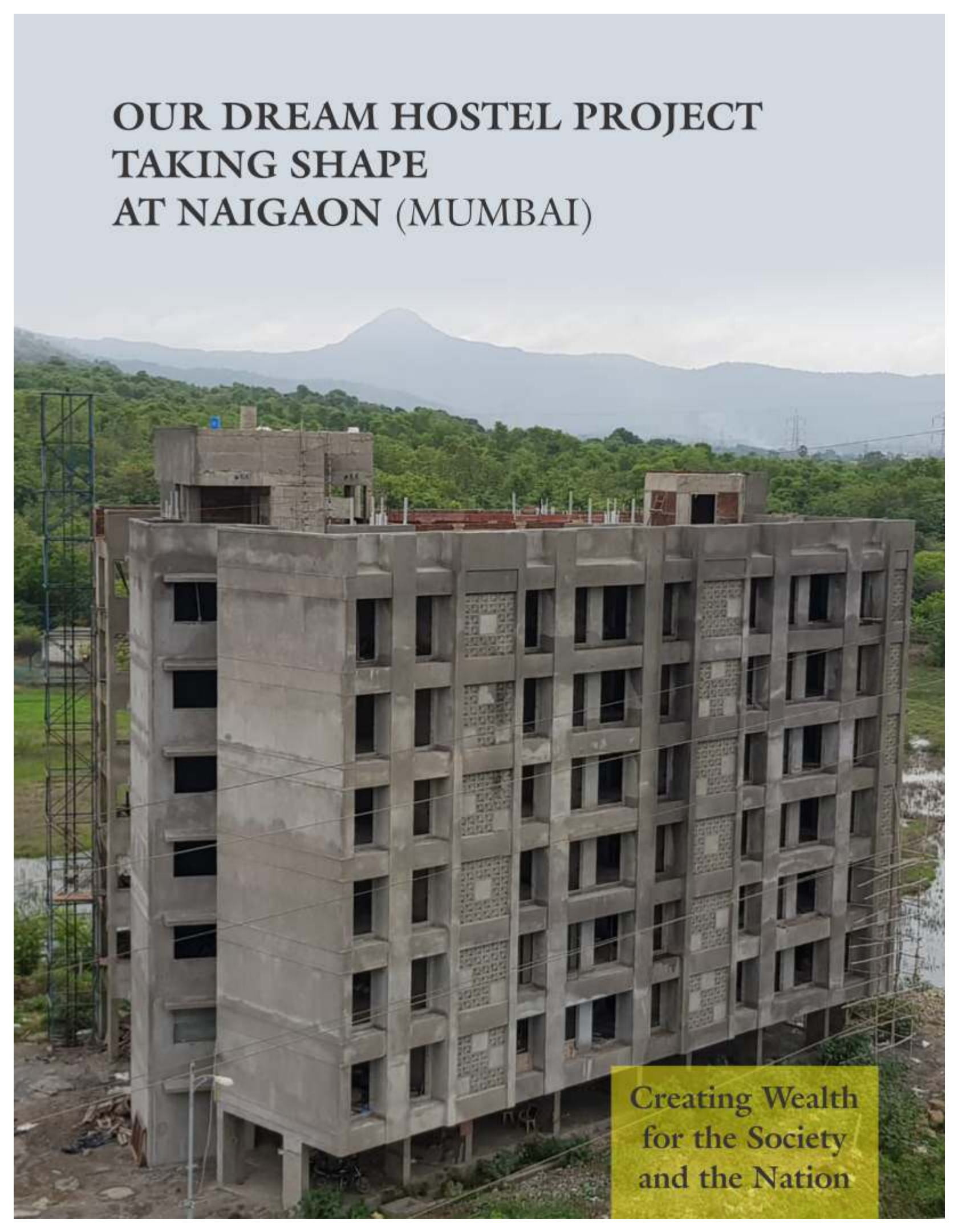
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जैसा कि आप सबको विदित है खंडेलवाल प्रोफेशनल्स एसोसिएशन की सहयोगी संस्था केपीए वेलफेयर फाउंडेशन (CIN NO : U93030MH2015NPL266469) के तत्वाधान में मुंबई के निकट नायगांव में छात्रावास का निर्माण कार्य प्रगति पर है। छात्रावास की छटवीं, अंतिम मंजिल का निर्माण कार्य सम्पूर्ण हो चुका है।

किचन (रसोई घर) के सम्पूर्ण भाग को अन्नपूर्णा कक्ष के नाम से नामकरण करना प्रस्तावित है। शास्त्रों के अनुसार माँ अन्नपूर्णा भगवान शिव की सहचारी हैं जो सदैव भगवती पार्वती स्वरूप में विद्यमान रहती हैं अतः अन्नपूर्णा का हमारे जीवन में विशेष महत्व है।

इस कक्ष का निर्माण मातृत्व शक्ति के सहयोग से किया जाए, अतः समस्त महिला वर्ग से इस अति विशिष्ट कार्य में सहयोग का निवेदन है। इस योजना के अंतर्गत प्रत्येक महिला से न्यूनतम रुपये 11000/- अथवा उससे अधिक धनराशि अपेक्षित है। आपके द्वारा दिया गया आर्थिक सहयोग आयकर कानून की धारा 80 G के अंतर्गत कर छूट के मान्य है। हम आपके सहयोग के लिए सदैव आभारी रहेंगे।

सी.पी. खंडेलवाल (अध्यक्ष)
खंडेलवाल प्रोफेशनल्स एसोसिएशन

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आय कर छूट हेतु आपके द्वारा जमा कराई गयी राशि की सम्पूर्ण जानकारी PAN के साथ श्रीमती उषा खंडेलवाल (8080548299 / 9167880169) से संपर्क कर देना अनिवार्य है।

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: अनुरोध :

खंडेलवाल समाज के सभी प्रोफेशनल डिग्री धारक (डाक्टर, इंजीनियर, सी.ए., सी.एस., कॉस्ट अकाउंटेंट, वकील, एम.बी.ए., एम.सी.ए., पी.एच.डी. आदि) से निवेदन है KPA की डिजिटल डायरेक्टरी के लिए अपना रजिस्ट्रेशन हमारी वेबसाइट

<https://khandelwalprofessionals.org/register> पर जरूर कराए, यह पूर्णतः निशुल्क एवं बहुत सरल प्रक्रिया है।

KPA Quaterly News Letter
To,

If undelivered please return to :

Khandelwal Professionals Association

Head Office : Fountain Chambers, 3rd Floor,
Nanabhai Lane, Fort, Mumbai – 400 001.
Tel.: 91-22-22874639, Email : kpaeducom@gmail.com

Published by President C P. Khandelwal & Edited by Shriram Khandelwal
on behalf of Khandelwal Professionals Association and Designed at Profiles,
639, Sneha Nagar, Indore, Ph.: 9425064293