

MARCH 2025

WICASA BUZZ

MONTHLY STUDENTS; NEWSLETTER OF
ICAI NASHIK BRANCH (WICASA)



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CA Jitendra Phafat

Chairperson

ICAI Nashik Branch (WIRC)



Dear Students,

Greetings and best wishes to all of you as we step into the vibrant month of April 2025! I hope you are in high spirits and thriving in your pursuit of becoming a Chartered Accountant—a noble profession that fuels the economic growth of our nation. As I take on the role of Chairman of ICAI Nashik (WIRC) for the year 2025-26, I extend my heartfelt congratulations to each one of you for choosing this path of resilience, intellect, and integrity.

With the new WICASA committee assuming charge for 2025-26, I am confident that this year will be a remarkable one, brimming with opportunities for growth and engagement. The energy and enthusiasm of this young team promise a dynamic calendar of activities. As we embark on this new financial year, I encourage you to plan your schedules thoughtfully, participate wholeheartedly in WICASA events, and extract every ounce of learning and experience they offer.

The journey of a CA student is a rollercoaster of challenges and triumphs, yet it is your unwavering focus on the ultimate goal—becoming a Chartered Accountant—that propels you forward. Through Articleship, you not only hone your technical skills but also imbibe the professional ethics and values essential for success in today's competitive world. Let me remind you of a timeless truth:

"नैतिकता का दीप जलाओ, जीवन में उजाला पाओ।"

These values, instilled by the Institute, must remain your guiding light—cherish them, uphold them, and let them define your legacy in this profession.



A silver paperclip is attached to the top left corner of the page.

The WICASA journey for 2025 kicked off last month with an inspiring array of activities, and I am delighted by the enthusiasm team has shown. However, I urge you to go beyond being mere spectators—step up, contribute, and lead. WICASA is your stage to innovate, collaborate, and grow, not just as students but as individuals poised to shape the future.

Our profession is evolving rapidly, with responsibilities extending beyond audits to fostering sustainable growth, enhancing reporting standards, and leveraging technology for progress. With ICAI's focus on artificial intelligence and innovation, the time is ripe to embrace these advancements and redefine excellence in our work.

To the new WICASA Committee under the able leadership of CA Dilip Borse, I extend my best wishes for a successful tenure. Your role as the student wing is pivotal, for you are the torchbearers of our profession's future. I appeal to all students to rally your peers, invite friends, and make the most of WICASA's offerings—knowledge and experience await you.

April 2025 marks the dawn of a new financial year and a fresh chapter for us as professionals. Amid our dedication to academics and work, let us not forget our duty to society and nature. With summer intensifying and water scarcity looming in many regions, I urge you to use resources wisely and contribute to conservation efforts.

As we step into this new phase, let us carry a positive mindset and relentless determination. A positive attitude, as they say, can turn dreams into reality, and I have no doubt that your talent and optimism will lead us to great achievements.

Welcome to the financial year 2025-2026! I look forward to a year of collaboration, growth, and shared success. Let us march ahead together, making a difference in our profession and beyond.

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CA Dilip Borse

WICASA Chairperson
ICAI Nashik Branch (WICASA)



Dear Students,

It is with immense gratitude and enthusiasm that I pen down my first communication as the Chairman of WICASA Nashik. I hope this message finds you in good health and high spirits. It gives me immense pleasure to address you through our esteemed CA Students Newsletter. Stepping into this role is both an honor and a responsibility, and I assure you of my unwavering commitment to serving our vibrant student community. Nashik WICASA has a strong base of 5000+ CA students, presenting a great opportunity to engage, connect, and support each one of you in your professional journey.

I take this opportunity to congratulate the newly elected ICAI President, CA Charanjot Singh Nanda, and Team ICAI. WIRC has also handed over its leadership to the dynamic Chairman, CA Ketan Saiya, Vice chairman, CA Piyush Chandak. WICASA Chairman CA Jitendra Saglani, I am confident that these stalwarts will lead ICAI to greater heights of glory.

At the very outset, I would like to extend my heartfelt congratulations to the newly elected WICASA Committee. Their dedication and passion will be instrumental in shaping the year ahead. I also appeal to students to come forward and join us as volunteers, as active participation is key to making the most of your journey with ICAI.





Further, I take this opportunity to congratulate the previous WICASA Committee, led by CA Vishal Wani, for their commendable efforts in securing the prestigious Best WICASA Branch Award for Nashik. Additionally, my heartfelt congratulations to the Nashik Branch of WIRC of ICAI, under the dynamic leadership of CA Sanjivan Tambulwadikar, for securing 2nd Prize for Best Branch in WIRC. These accolades reflect the dedication and hard work of our student community and committee members.

Our vision for the year is ambitious yet achievable. We aim to create a stronger connection between CA students and ICAI, ensuring that every student has access to the best resources, mentorship, and learning opportunities.

With new initiatives, we hope to empower, educate, and inspire our CA student fraternity to excel not just in academics but in all aspects of professional and personal development.

I appeal to every CA student in Nashik to actively participate in WICASA events, contribute to our newsletter, and make the most of the opportunities that come their way. Together, we can create an ecosystem of growth, learning, and success.

Lastly, I extend my best wishes to all students for their academic success and future endeavours. May this year be filled with achievements, learning, and new milestones.

Best Regards,
CA Dilip Dada Borse
Chairman, WICASA
ICAI Nashik Branch of WIRC





Mr. Sudip Kelkar

WICASA Vice-Chairperson,
ICAI Nashik Branch (WICASA)

Dear Esteemed Members and Students,

It is with immense pride and enthusiasm that I address you as the newly elected Vice Chairperson of WICASA, Nashik Branch of WIRC of ICAI. As I step into this role, I am filled with a deep sense of responsibility and commitment to serve and contribute to the growth and development of my fellow CA students. This year, we have an exciting and diverse range of events lined up to make your journey as a CA student more enriching and engaging. From sports events that will foster team spirit and healthy competition, to cultural programs that will give us a platform to showcase our hidden talents, we are dedicated to ensuring that there is something for everyone. Additionally, we are planning Residential Refresher Courses (RRCs) that will offer a perfect blend of learning and networking, exam guidance conferences to help students excel in their academic pursuits, and seminars and workshops that will keep us updated with the latest developments in the profession.

As someone who has been fortunate to receive immense knowledge, guidance, and support from this esteemed fraternity, I am determined to give back by ensuring that all our planned events are impactful, engaging, and memorable. I firmly believe that these events will not only provide valuable learning opportunities but will also create an atmosphere where we can develop new skills, forge meaningful connections, and build lasting memories.





I wholeheartedly encourage all of you to participate actively in the events we have planned. Your involvement will not only enhance your knowledge and practical exposure but will also allow you to develop a strong network within the CA community. These events promise to be a perfect blend of learning and fun, and I am confident that the experiences gained will help you in both your professional and personal growth.

I am privileged to work alongside an exceptional team of dedicated and dynamic individuals who share a common vision of making this year a resounding success. Our team is committed to creating an environment where students can interact, collaborate, and grow together. We are eager to engage with all of you, learn from your ideas, and work collectively to make every event not just an activity, but a valuable experience. As we embark on this exciting journey together, I invite each one of you to be an integral part of our initiatives. Your suggestions, feedback, and participation will play a pivotal role in shaping the success of WICASA Nashik this year. Let us join hands to make this year a remarkable one filled with learning, growth, and unforgettable experiences.

Thank you for your continued support and trust.

Warm Regards,

Sudip Kelkar

Vice Chairperson, WICASA, Nashik Branch of WIRC of ICAI



WICASA Committee of Nashik Branch, ICAI



The Class of 2025-26

Introducing THE WICASA CORE TEAM



Sudip Kelkar,
Vice-Chairperson,



Kanak Bhamre,
Secretary



Jaydip Patil,
Treasurer



Vinaya Muttha
Jt. Vice-Chairperson,



Neha Ahirao,
Jt. Secretary



Vaishnavi Dode,
Jt. Treasurer



MANAGING COMMITTEE MEMBERS



Apurva Karanjkar



Sumedh Kale



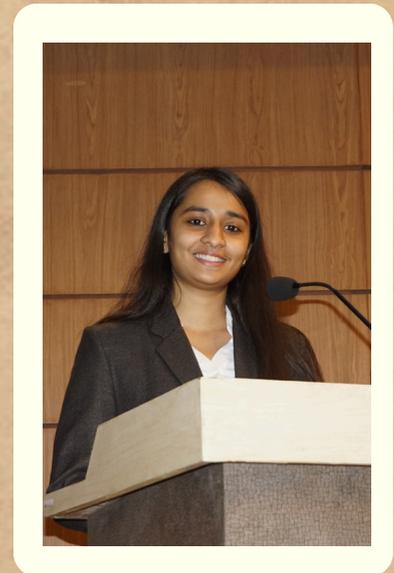
Jasmine Shaikh



Param Patni



Vrushali Kasar



Apoorva Badgujar

MANAGING COMMITTEE MEMBERS



Samruddhi Garje



Rushikesh Waje



Vaishnavi Wabale



Saurabh Yeola



Samruddhi Jadhav



Pratik Karpe

MANAGING COMMITTEE MEMBERS



Tanmay Gite



Disha Manwani



Sayali Patil



Aditi Adke



ARTICLES'
CORNER



The Verse Vault



If I die in a war zone,
Box me up and send me home.
Put my medals on my chest,
Tell my mom I did my best.
Tell my Dad not to bow,
he won't get tension for me now.
Tell my brother to study perfectly,
Key of my bike will be his permanently.
Tell my sister not be upset,
Her brother will take long sleep after the sunset.
Tell my nation not to cry,
Because I am a soldier born to die.

SRN: WRO0900725

Stage of CA Curriculum- CA Foundation

~Atharva Jadhav

My mother gave me birth,
for me she is my earth.
When I had ups and downs,
she wore me crowns.
When she is my inspiration
so why should I go in depression?
When I was sad,
she made me glad.
She taught me how to write,
and way to fight.

SRN: WRO0773860

Stage of CA Curriculum: CA Intermediate

Contact Number: 9322823002

~ Riddhi Dhatingan



Scares and victory

A battle rages within your soul,
Heart and mind play their destined role.
Wounds may deepen, yet strength you find,
Through storms of thought, your spirit shines.

You turned from death, her fleeting call,
Chose to rise, though shadows fall.
Each scar you bear, a tale of might,
Each tear you shed, a source of light.

Your prayer reached the heavens high,
I sent you hope, a gentle sigh.
For every war will someday cease,
And leave behind a sacred peace.

With love beside you, strong and true,
No storm nor sorrow can undo,
March forward now, for I am near,
Your triumph's song is all I hear.

~Vaishnavi Mali



Vaishnavi Mali
SRN: WRO0900725
Stage of CA Curriculum: CA Foundation





Between Ledgers and Late Nights
Δ Poem dedicated to all those night owls

When the clock strikes five, the world unwinds.
But my journey starts, with books and fines.
Not in the sun, but under the moon,
Balancing audits, accounts, and law in tune.

The world sleeps, yet my lamp glows bright.
Solving cases deep in the silent night.
Numbers whisper, sections call,
Juggling work and studies—I take it all.

Deadlines chase me, pressure mounts,
Each balance sheet, each trial counts.
From vouching papers to legal twists,
I dive into details others might miss.

Sacrifices? Plenty, but regrets? None.
For this battle's tough, but it will be won.
One day soon, I'll sign with pride,
Δ Chartered Δccountant, standing beside.

Until then, I'll fight the tide,
With coffee, codes, and dreams worldwide.
For the journey's hard, the nights are deep,
Yet the dream I chase won't let me sleep—

—
- Revati Vishal Salunke

SRN : WRO0763184

Stage of CA Curriculum : CA Intermediate

Contact : 8483947850



The Sketch Pad



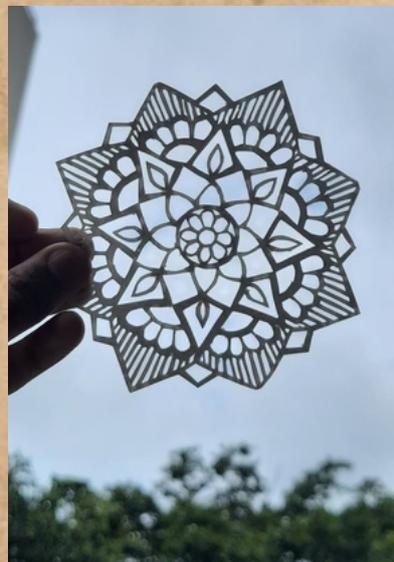
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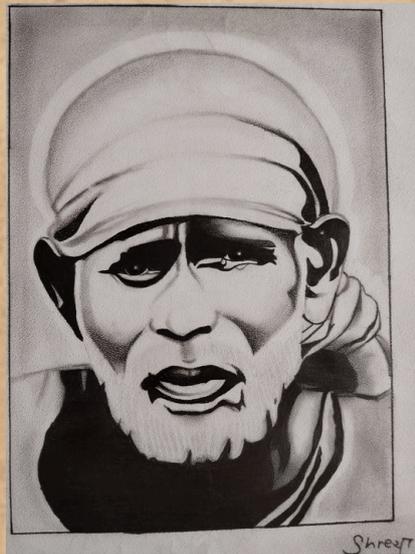


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WRO:- 0846482
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Name- Kanak Arun Bhamre
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The Shutter Ledger



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- Sakshi Nyati
SRN: WRO0773860
Stage of CA Curriculum: CA Inter
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Anmol Jain
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SRN: WRO0606703
Level of Curriculum-CA Inter



From the Analyst's Desk

The Role of Emotional Intelligence in Leadership

Introduction:-

In today's fast-paced and ever-changing work environment, there is something more required than technical skills and expertise to lead teams effectively. In modern era, Leadership is increasingly being defined by the ability to connect with people mind and their emotions and understand them. This is where "Emotional Intelligence (EI)" plays a crucial role.

What is Emotional Intelligence?

Emotional Intelligence (EI) refers to the ability to recognize, understand, manage, and influence emotions—both yours own and others. It involves skills such as empathy, self-awareness, self-regulation, motivation, and social skills. For leaders, emotional intelligence is the foundation for building strong relationships, making better decisions, and fostering a positive, collaborative workplace culture.

Is Emotional Intelligence Important for Leadership?

Emotional intelligence (EI) is considered extremely important in leadership, as it allows leaders to effectively understand and manage their own emotions, as well as the emotions of others around them, which is crucial for building strong relationships, motivating teams, and navigating complex situations within an organization; making it a key factor in successful leadership.

1) Enhanced Self-Awareness:- Leaders with high emotional intelligence are in tune with their own emotions, strengths, and weaknesses. This self-awareness helps them manage their behaviour and reactions, especially in high-pressure situations. By understanding their emotional triggers, emotionally intelligent leaders can avoid making rash decisions and handle stress more effectively. Leaders who are self-aware can model emotional stability, creating a more positive environment for their teams.

2) Empathy and Active Listening:- Empathy—the ability to understand and share the feelings of others—is a hallmark of emotional intelligence. Leaders who practice empathy are better equipped to understand their team's perspectives, concerns, and motivations. Active listening, a key component of empathy, allows leaders to connect with their employees on a deeper level, building trust and fostering open communication. Empathetic leaders build stronger, more engaged teams by making individuals feel heard and valued.

3) Building and Maintaining Relationships:- Strong interpersonal relationships are the foundation of effective leadership. Emotional intelligence enables leaders to manage conflicts, encourage collaboration, and resolve disputes in a way that strengthens team cohesion. By navigating social dynamics with sensitivity and understanding, emotionally intelligent leaders foster a sense of camaraderie and teamwork.



4) Better Decision-Making:- Emotionally intelligent leaders are able to manage their emotions and stay calm under pressure. This ability to remain composed helps them make objective, well-considered decisions. Rather than being swayed by knee-jerk emotional reactions, these leaders are able to evaluate situations from a rational perspective, taking into account both logic and emotional intelligence. Better decision-making leads to more effective leadership and outcomes, especially during crises or periods of change.

5) Motivation and Influence:- Leaders with high EI know how to motivate and inspire others by recognizing their individual needs, aspirations, and drivers. They can foster a sense of purpose within their teams, encouraging employees to take ownership of their work and align with the organization's vision. A leader's ability to inspire confidence and enthusiasm can be contagious, leading to higher performance and loyalty from team members. Motivated employees are more committed to their work and are likely to go the extra mile to achieve organizational goals.

Tips to Develop Emotional Intelligence as a Leader:-

A) Practice Self-Reflection:- Take time to assess your emotions and behavior in different situations. Journaling, mindfulness, and meditation can all help you gain a deeper understanding of yourself.

B) Seek Feedback:- Regularly ask for feedback from your team, peers, and mentors to identify areas for growth. Honest feedback is essential to improving self-awareness and your emotional responses.

C) Develop Empathy:- Make an effort to understand the emotions and perspectives of others. Pay attention to body language, tone of voice, and non-verbal cues to gauge how others are feeling.

D) Improve Communication:- Work on active listening and ensure that you communicate openly and honestly with your team. Clear, empathetic communication builds trust and reduces misunderstandings.

E) Manage Stress Effectively:- Developing healthy coping mechanisms for stress—such as exercise, time management, or taking breaks—will allow you to remain composed and make thoughtful decisions under pressure.

Conclusion:-

In the competitive landscape of leadership, emotional intelligence is what truly sets great leaders apart. It's not enough to have technical skills; leaders must connect with their teams on an emotional level to inspire trust, collaboration, and high performance. By developing and honing your emotional intelligence, you can become a more effective, empathetic, and influential leader.

By Diksha Agrawal

WRO0786006

(CA Final)





Today's tragedy may be tomorrow's tragedy !!

Life is full of unexpected twists, turns, and mishaps, those moments when it feels like everything is falling apart. What feels like a disaster now, the heartbreak, the embarrassment, the bad luck, can over time, become something you laugh about. It's not that we forget the pain, but we find a way to laugh at it, as if life itself is a bit of a joke once we step back and gain a little distance from it.

Of course, this isn't about belittling real pain or pretending everything is funny when it's not. There's real suffering in the world, and we all experience our fair share. But what's fascinating is how time has this ability to shift our perspective. The things that once crushed us can, with enough time and reflection, turn into stories that are funny, awkward, or even a little absurd.

Laughter as a Survival Mechanism

Humor has this amazing way of helping us heal. When things go wrong, laughter often serves as a coping mechanism, a way to deal with the chaos and stress of life. It lightens the load, helps us feel less alone, and sometimes even gives us a new way to look at a painful situation. A few months or years down the road, what seemed like a huge deal might look a lot smaller, or even downright hilarious, because we've grown from it and can see the absurdity in what happened.

Think of the classic "banana peel slip." In the moment, it's painful—maybe you're embarrassed or hurt. But as time passes, it transforms from a clumsy accident into something you can laugh about. It's no longer a disaster, but a funny story to tell at a dinner party, a reminder that life has a way of throwing curveballs that we can't predict.

The Absurdity of Life

What makes this whole idea work is the absurdity of life itself. We all find ourselves in bizarre situations, things we never saw coming. Life is unpredictable, messy, and sometimes, downright ridiculous. And when things don't go as planned, when you're hit with the unexpected, it's easy to feel like the world is against you. But over time, you can start to see how out-of-the-blue moments have their own quirky charm. Life is chaotic, and sometimes, all you can do is laugh at the randomness of it all.

Think of those moments when you've had an awkward or embarrassing experience, you know, the ones that make you want to crawl under a rock. At the time, it feels like the end of the world. But later, you start to see the humour in it. That cringe-worthy date, the failed job interview, or the wardrobe malfunction become funny because, honestly, life is kind of ridiculous. And the more time that passes, the funnier it gets.

Time Changes Everything

There's that old saying, "Time heals all wounds," and while not always true, time does have a way of changing how we view things. What feels devastating today may not feel that way tomorrow or in a year from now.





Take stand-up comedians, for example. Many comedians turn personal pain into material. What once was a sad or challenging part of their life becomes something they can laugh about on stage. And in doing so, they not only find humor in the struggle, but they also help others find a way to laugh at their own misfortunes.

Perspective is Everything

What it all comes down to is perspective. Time allows us to see that nothing is permanent, including our pain. Our struggles today will eventually fade into memories, and ` memories, in turn, may become something we can laugh at. It's like when you look back on an embarrassing moment and think, "How could I have possibly taken that so seriously?"

That shift from tragedy to comedy is a natural part of life. It's not about pretending everything is fine when it's not, but rather recognizing that, in the grand scheme of things, things aren't as heavy as they might feel in the moment. And when you take a step back, sometimes what seems like the worst thing that could happen is just part of the bigger, much stranger picture.

Embracing the Inevitable Comedy

So, the next time life throws you a curveball, whether it's a small blunder or a big setback, just remember: it might feel like a tragedy now, but in time, it could become something you laugh about. Life has a funny way of transforming even the darkest moments into something lighter. It's not about making light of real suffering, but about seeing that even our toughest experiences can eventually turn into stories that make us laugh, connect us with others, and remind us that we're all just figuring it out.

And, if nothing else, embracing the comedy in life helps us keep going when things get tough. To read more, visit soulfultalkwithdiya.

Take Care,
Diya Bora

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CA Final
8624081104



"जाणता राजा"

SHIVACHARITRA : SHIVRAYANCHE BALPAN

1 to 6 years Six Shivba is above Shivneri. The history of this next six-year period was such that with no help from either side, Shahaji Raje also eventually surrendered to Adil Shah. Now Adilshah gave two jagiri to Shahajiraje, one of Bangalore in Karnataka and the other of which they had a village Pune, Supe, Indapur, Nashik, Nagar, Parangana. One thing was certain that it was not possible for Shahaji Raje to manage both the Jagiri at the same time. Then Shahaji Raje planned that Shahaji Raje would stay in Bangalore with his eldest son Sambhaji Raja. And now this Jahagiri we have got in Maharashtra, but Jijama sees it in the name of Shri Shivaji Raje. So at the age of six, Shivba became a Jagirdar In the age of 7,8,9,10 four years saw the administration of Pune so beautifully i.e. As a part of Adilshahi kingdom because The Bhagawa flag has not been hoisted on it yet because it is yet to be pledged, but even then five emperors will not be able to do it. Adil Shah of Vijapur came to know about the fame and called Shahaji Raja. Then Shivaji Raja was first called to Shivaray to Vijapur, showed him to Bangalore and took the Emperor in front of him.

बखचुडा अलंकृत पुण्यस्त्रोत, राजमाता, राष्ट्र
जिजाऊमासाहेबांचा विजय असो..

धन्य धन्य शिवाजी राजा...

Shivaji Raja was very happy, now. He will get to meet Shahaji Raje, to see the whole of India till Bangalore means changing clothes, changing language, changing progress. But the language and clothes were one, the temple was the same, the mantra was the same, the religious practices were the same the reckoning was getting fixed in the mind. Though clothes and manners may change, devotion and religion are the only things that keep the country together. Keeps a big one it should be thought 10 times Shivaji Raje saw that Bangalore was enjoying the splendor of kings from all sides, but he was not happy. And when they came to Vijapur, there was a special palace of Shahaji Raja in Vijapur because Shahaji Raja was a very famous warlord of Adil Shah. VIP lounge Shahjiraj's great mahadl is in Vijapur but Shahjiraj's wife named Jijau has come here, Not the day she came to Vijapur but the moment he came to know. Why ?

आल्याबरोबर जिजाऊ माँ साहेबांनी आधी देवारा मांडला, निरंजन लागलं, उदबत्ती लागली विजापूरच्या रस्त्यांनी आणि भिंतींनी कधीच न ऐकलेली सुरावट ऐकू येऊ लागली सकाळच्या वेळेला असं पण गातात . आपले आचार विचार उच्चार जर शुद्ध भावनेने शुद्धतेसाठी झाले त्यामध्ये नकार नाही द्यायचा



गडपती, गजअश्वपती,
भुपती प्रजापती...
सुवर्णरत्न श्रीपती ॥
अष्टप्रधान जागृत,
अष्टप्रधान दैष्टीत,
न्यायालंकार मंडीत,
शस्त्रास्त्रशास्त्र पारंगत ॥

राजनीती धुरंधर,
प्रौढप्रताप पुरंदर,
क्षत्रियकुलावतंस,
सिंहासनाधिेश्वर ॥

महाराजाधिराज...
राजा शिव छत्रपती महाराज की जय ॥

हर हर महादेव

Shahajiraj said farewell, Shivba would go to the Darbar today. It seems that they said no in the Darbar Jijamatoshri said शिवबा असं करून कसं चालेल असं करून कसं चालेल आतापर्यंत तुम्हाला रामायण ऐकवलं महाभारत शिकवलं तर यासाठीच का कितीही दुष्ट असला तरीसुद्धा रावणाच्या दरबारात हनुमंताने जायचं असतं. त्याच्याशी युद्ध करायचा आहे त्याची शक्ती कशी आपलीच माणसं त्यांच्या मागे उभी कशी हे आपण आपल्या डोळ्यांनी पाहायचं असतं राजे कितीही पातकी असला तरीसुद्धा दुर्गोचनाच्या दरबारात गोपाल कृष्णाने जायचं असतं आणि गेले राजे. कोणी सरदार दरबाराच्या दारापर्यंत आला की ललकारी होत असे संगम रौप्याची हौद असत. हत्तीने सॉड बुडवायची आणि अंतराचे फवारे अंगावरती सोडायचेकोस कोस सुगंध पसरायचा आता शिवाजीराजे काही त्या वैभवाला भाळले जाणारे नव्हते कारण कळत होतं लोकांना पिळून काढलेला पैसा . माझ्या 12 मावळ्यांच्या लोकांना खायला तांदळाची पेज सुद्धा मिळत नाही त्यांचा हा राजा स्वतःला म्हणवतो अंतराचे दिवे जाळतो अंतराचे फवारे मारतो असं डोकं चढून गेलो होतो राजांचा आदिलशहाचा दरबार सुरू झाला एका सरदाराची वेळ येऊन मुजरा सुरू झाला आणि शहाजीराजांचे नाव फक्त पुकारलं गेलं शहाजीराजांनी येऊन मुजरा केला आणि फक्त खून केली मुजरा करा पण मात्र शिवाजीराजांनी काही मुजरा केला नाही. एवढ्यात कोणी मराठा सरदारांनी आदिलशहाच्या कानगोष्टी केल्या बादशहा मुलगा राजधानीपासून बराच दूर वाढला दरबाराचे रितीरिवाज एवढे माहीत नाहीत काही चूक वगैरे झाली तर मनावर एवढा काही घेऊ नका आदिलशहा सुद्धा धोरणी होते ते तिथूनच म्हणाले "रहना दो रहना दो शहाजीराजे रहना दो" आता इतकच म्हटले असते तर प्रश्न मिटत होता पण पुढे नको ते म्हणाले "रहने रहने दो शहाजीराजे बेटा घाबर गया होगा" घाबरगया होगा म्हटल्यावर ते सिंहाचे छावे व हो गुरकलवचे "मी कोणाला घाबरलेला नाहीये" एवढा मोठा आवाज ऐकण्याची सुद्धा कानाला सवय नाही दरबाराच्या अंगाला जगातल्या असतील नसतील एवढ्या मुंग्या आल्या **Now managing this matter was not so easy. After going home, Shahjiraje gets angry and tells Jijamatoshri I have been insulted in Darbar.** मग जिजामाऊली राजांना विचारतात का शिवबा बाबांचं ऐकलं नाही शिवराय म्हणतात तूच सांग आई कसं कसा ऐकू मी "लववेना हें शिर मारतें ।। होतात देऊळे नष्ट । होतात देवता भ्रष्ट, गो ब्राम्हण ओरडती । धर्मावरती संकष्ट । न्याय नीती उरली नाही । सारेच भोगिती कष्ट, हा घोर मांडीला ज्यांनी । त्यांचिया पुढे जाउनी । देशाभिमान सोडोनि । प्रेमाच्या मंगल मते ।। लववेना हें शिर मारतें ।। तूं सांग । तुझ्या चरणाशी । हि तोडून ठेवीन मान । तूं सांग । तात चरणाशी । कोपोनि ठेवीन मान, गो ब्राम्हण यांच्या करिता । खड्गावर ठेवीन मान । परके सत्ताधारी । गृही शिरून झाले वैरी । बघताच तयांना भारी । सक्रोध वृत्ती मम होते ।। लववेना हें शिर मारतें ।। मी म्हणता नाही नाही । दरबारी नेले आई । जो आंत शिरोनी पाही । वर चढोनि गेली भुवई, मुजय्याला हात न वाही । शीर लववू शकलो नाही ।" **What and mother must have been happy** You say, I will cut this neck at your feet. You say, I will cut this neck at your feet **Longing to hear this for so many years** Today the situation of Maharashtra is like this I will die for whom I will die for AdilShah. I will die for whom I will die for Nizam. I will die for whom I will die For Qutub Shah, But there was no one who would say I will die for my God, I will die for my religion, I will die for my sant, I will die for my nation You just said what was on my mind . We want to leave for Pune, this grown tree is now Do not dry here . Shivba get happy left for Pune and Shahaji was listening to all this. Jijamatoshri Asked Shahajiraje that नाही ना मी चुकीचं शिकवला आपल्या लेकराला तुमच्या स्वराज्याची मुठमाती आपल्याच हिंदू सरदारांकडून झाली म्हटल्यावर सगळे घाबरून बसले होते, तुमच राहिलेले स्वप्न पूर्ण करण्यासाठी मी आपल्या लेकराला तयार करते, पण यासाठी तुम्हाला आणि आम्हाला पुन्हा नाही भेटता येणार एखाद्या वेळेला, तुम्हाला आणि आम्हाला विरहाच्या अग्नीमध्ये जळून जावे लागेल एखाद्या वेळेला जाऊया ना , कोणीतरी विष प्यायची तयारी दाखवल्याशिवाय बाकीच्या जगाला अमृत कसे मिळणार राजेशिवशंकरांनी विष प्यायचं असतं म्हणून जगाला अमृत मिळत, मग तुम्ही आम्ही हे ब्रत नको पाळायला. शहाजीराजांचा ही उर भरून आला **By placing hands on Lord Shiva's head, He blessed the king in my life. Fulfill the dream that could not be achieved and build Hindu Swarajya** The desire to spend in the mind is to kick the Badshaha's service and stands in front of you, But Mauli says don't do that Why?

तुम्ही जर आदिलशहाच्या शेजारी बसलेली असाल तर शिवाजी राजावर आक्रमण करताना त्याला वचक राहिल आदिलशहाच्या दरबारातील वित्तम बातमी शिवाजी राजांपर्यंत पोहोचवण्यासाठी शहाजीराजांनी तिथेच राहिले पाहिजे. **As much as you can help Swaraj by staying in AdilShah's court, no one can come out and help swarajya, And continuously if any Sardar sends on to ShivajiRaja then the Sardar will be constantly afraid of what he will do who is sitting next to Shahajiraje to Adil Shah before doing anything bad to Shivaji Raja.** आपल्या पुत्रमोहापायी ती सवय जर फालकन उफळून आली तर आदिलशहाची काही तकद नाही हो शिवाजी समोर उभं राहायची, याला बुद्धिबळातला चैकमेट करून ठेवणे म्हणतात. **And ShivajiRaje again came to Pune, He took the oath to establish Swaraj at the age of 15 An army of only four to five thousand has been gathered under his hands. Four to five thousand men have been gathered by gathering small children like Yesaji, Bajji in different parts of Maharashtra. Now it is not enough to hold hands and declare what is to be done about Hindu Swarajya. Mughals in Delhi, The five emperors in the south, An Engraj based in Mumbai, Portuguese side of Goa, Dutch and Valan Dar on the Karnataka side, Siddhi on the side of the Janjira, A Hapshi beside the Karnolha In front of all this darkness, a flame stands with 5000 people Even a tiger takes care to make such a promise** According to history, the oath was also taken by looking at the new moon. इतिहास असं सांगतो शपथ सुद्धा अमावस्या बघूनच घेतली लोक म्हणतात अशुभ असतेकोण म्हणे अशुभ असतेका उद्यापासून चढता चंद्रकोरीचा वेश आहे ना चढता वाढता विजय येईलपौर्णिमेला करून खाली जाण्यापेक्षा अमावस्याला जाऊन पौर्णिमे कडे वाटचाल करूया की

मावळे राजांचे वर्णन कसे करतात

छाती केसरीची दृष्टी गरुडाची, गती हरणाची ऐसा राजा, देह राजीयाच प्राण योगीयाचा, मूळ कैलासाचे ऐसा राजा, माती साठी प्राण सांडतो, युद्ध मांडीतो ऐसा राजा, जीव वाहतो जीव लावतो, जीव रक्षितो ऐसा राजा , ऐसा राजा ऐसा राजा ऐसा राजा ऐसा राजा
प्रजा तोषणवीं राज मालकी, पद्मभूषणीं ऐसा राजा, क्रांतियोगी जो धर्मयोगी जो, कर्मयोगी जो ऐसा राजा
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छत्रपती शिवाजी महाराज की जय..



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The Impact of Ongoing Conflicts on the Economies of Developing Nations

Probably at this moment barely there will be some people who are unaware of the current war situation between Ukraine-Russia, and Israel-Gaza. These ongoing conflicts are turning into a global crisis, with far-reaching impacts on global security, economy and political stability. What started as a series of regional conflicts has escalated into a full-scale confrontation, affecting not only Middle Eastern or European countries but also the whole world's global market, geopolitical alliances and humanitarian situations. As the situation intensifies, the world watches closely, grappling with the challenges of mediating peace while managing the broader repercussions that extend far beyond the war zone. Developing and underdeveloped countries face many consequences due to war unlike developed countries like the United States of America, China and Russia. Developing countries face devastating consequences from war, including widespread human suffering, economic devastation, infrastructure damage, and long-term social and political instability.

The economic costs of war are significant and have lasting impacts on the affected nations. One of the most immediate consequences is the destruction of vital infrastructure, such as roads, bridges, hospitals, schools, and power plants. This destruction severely hampers both economic development and the ability to recover after the conflict. Additionally, the economic downturn that typically accompanies war exacerbates these challenges. As production decreases, unemployment rises, and inflation accelerates, the overall economy suffers. Governments often shift resources away from critical services like education, healthcare, and social welfare programs to fund the war effort, which further entrenches existing social issues.

Moreover, the financial burden of war can lead to unsustainable levels of debt, as governments increase spending and borrowing to support military operations. This instability, combined with prolonged conflict, results in a notable decline in foreign investment. Investors tend to avoid regions marked by uncertainty and risk, which stalls long-term economic growth. These factors ultimately create a vicious cycle that hinders recovery and development for years.

The neighboring countries are suffering alongside those directly involved in the conflict. The Russia-Ukraine war has impacted several European nations, including Bulgaria, the Czech Republic, Hungary, Poland, the Republic of Moldova, Romania, and Slovakia.

Since the beginning of the war in Ukraine, supporters of Russian aggression have started to emerge in the Czech Republic. They express their support in various ways, including visibly wearing the letter "Z," which stands for the slogan "za pobedu" (for victory).





In response, the Ministry of the Interior is preparing a methodological manual for the Czech Police on how to address the use of the Z symbol in support of the Russian invasion.

It is suggested that this symbol be treated similarly to the Nazi swastika.

The war in Ukraine has had significant ripple effects on the Czech Republic's economy, even beyond the symbolic and political challenges posed by the "Z" symbol. Here are some key economic impacts:

1. **Inflation and Energy Prices:** The conflict has driven up energy prices across Europe, and the Czech Republic, heavily reliant on Russian gas, has faced steep increases in costs. This has contributed to inflation, affecting households and businesses alike.

2. **Trade Disruptions:** While the Czech Republic's direct trade with Russia and Ukraine is relatively small, the war has disrupted broader European supply chains. This has led to increased costs for imports and exports, impacting industries like manufacturing.

3. **Support for Refugees:** The Czech Republic has taken in a significant number of Ukrainian refugees, which has put pressure on public services and resources. While this humanitarian effort is commendable, it has added to the country's economic challenges.

4. **Currency Fluctuations:** The Czech koruna has experienced volatility due to the uncertainty caused by the war. This has made imports more expensive and complicated financial planning for businesses.

5. **Defense Spending:** The war has prompted increased defense spending across Europe, including in the Czech Republic. While necessary for security, this reallocation of funds has limited investments in other critical areas.

The ongoing conflict between Hamas and Israel is primarily centered in the Gaza Strip. However, its repercussions are already causing social and political tensions in various countries across the Middle East and North Africa. For example, growing outrage over the humanitarian crisis in Gaza is fueling social discontent in the region. This unrest could develop into larger and more destabilizing issues in neighboring countries that are already facing challenging socioeconomic conditions and other social grievances, such as Lebanon, Egypt, and Jordan. Additionally, the conflict is beginning to have economic effects beyond the directly involved parties. Increased geopolitical risks are significantly impacting the tourism sector, with reports indicating a notable drop in flight bookings to many countries in the region since the conflict began—particularly in Lebanon, Egypt, and Jordan. A prolonged disruption in tourism could severely affect these neighboring countries, even if they are not directly involved in the conflict, especially given their heavy reliance on tourism and their fragile macroeconomic conditions, including poor public finances.





The ongoing war has created significant and far-reaching economic challenges, reshaping the global economy in ways that will last for years. Developed nations are struggling with inflation and energy concerns, while developing economies face even greater difficulties, including food insecurity, financial instability, and trade disruptions. This conflict highlights the interconnectedness of modern economies and emphasizes the urgent need for global cooperation and resilience in the face of crises.

Efforts to address these challenges—such as promoting renewable energy, diversifying trade networks, and improving food security—will require time and international collaboration. The economic impacts of the war serve as a stark reminder of the devastating toll that geopolitical conflicts take on global prosperity, especially for those least able to withstand such shocks.

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ACTIIVITY REPORT

BANK BRANCH AUDIT SEMINAR





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INVESTOR'S AWARENESS PROGRAMME





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How to contribute for April 2025 Newsletter

Candidates must submit their Articles, Sketches, Paintings, Poetic Art-pieces, Photographs, videos of you playing an instrument to the official Mail ID of WICASA Nashik : wicasansk@gmail.com

Instructions-

- Send your work by 20th of every month
- Articles to be sent only as a MS Word document.
- Paintings, Sketches, to be sent in image format, not PDF.

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