

# Tapasya Trendz

**Jul/Sep**  
**Volume - 1**



**CA Sreedhar Muppala**  
**Chairman, Tapasya Academy**



**Dussehra**, originated from Sanskrit 'Dasha (10)-Hara (Defeat)', a propitious day on which Lord Rama defeated 10-headed monarch Ravana, which falls on the 10th day of Navaratri, this year on October 12th, highlighting and fortifying the message that good always wins over evil. Preserving and propping up the celebratory 'spirit', let us rejoice the day to begin new things in life and clear existing hurdle.

**WISH YOU ALL A VERY HAPPY & PROSPEROUS  
VIJAYA DASHMI**



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## KEEPING STUDENTS MOTIVATED THROUGHOUT !

**A**s the academic year commences, initial enthusiasm in students tends to wane after the first excitement is over. This is but natural. The trick is to keep up the hard work even after this. How do we keep our students motivated till they reach their goals? This is of particular importance when the students enter into their pre-university education programmes.

### Making the career-academics connection early on:

We make our students understand how important studies are. Let them know that an excellent career is wholly dependent on



wholesome learning. To develop their interest in studies, we emphasize the real-world connection to academics whenever possible.

### Setting goals:

We let your students know, through example, that hard work will be rewarded. If students realize that achievement is a natural by-product of effort, they are more likely to put in hard work and sustain their motivation till the end.

### Reward success:

When a student achieves something, it is necessary to praise his hard work. Positive reinforcements enhance confidence and increase self-esteem. Conversely, we are quite beware of criticism. It can ruin the fragile ego of students in their tender ages and play havoc with their minds.





# "ACADEMIC AFFAIRS"

We always feel timely completion of syllabus is crucial as per schedule and it is the key to our quality education.

Subjects of Junior Intermediate with completed portion!	
<b>ACCOUNTANCY</b>	<ol style="list-style-type: none"> <li>1) Book Keeping &amp; Accounting</li> <li>2) Recording of Business Transactions</li> <li>3) Subsidiary Books</li> <li>4) Preparation of Subsidiary Books</li> <li>5) Cash Book</li> <li>6) Bank Reconciliation Statement</li> <li>7) Trial Balance</li> </ol>
<b>COMMERCE</b>	<ol style="list-style-type: none"> <li>1) Introduction to Business</li> <li>2) Business Activities</li> <li>3) Sole Proprietorship, J.H.F. Business and Co-operative Societies</li> <li>4) Partnership Firm</li> <li>5) Joint Stock Company</li> </ol>
<b>ECONOMICS</b>	<ol style="list-style-type: none"> <li>1) Introduction to Economics</li> <li>2) Theories of Consumer Behavior</li> <li>3) Demand Analysis</li> <li>4) Production Analysis</li> <li>5) Market Analysis</li> <li>6) Theories of Distribution</li> </ol>
<b>CIVICS</b>	<ol style="list-style-type: none"> <li>1) Introduction to Political Science</li> <li>2) State and Sovereignty</li> <li>3) Nation, Nationality, and Nationalism</li> <li>4) Political Concepts</li> </ol>
<b>MATHS – 1 (A)</b>	<ol style="list-style-type: none"> <li>1) Matrices</li> <li>2) Mathematical Induction</li> <li>3) Trigonometry Ratios Upto Transformations</li> <li>4) Trigonometric Equations</li> <li>5) Inverse Trigonometric Functions</li> <li>6) Hyperbolic Functions</li> </ol>
<b>MATHS – 1 (B)</b>	<ol style="list-style-type: none"> <li>1) Locus</li> <li>2) Transformation of Axes</li> <li>3) Straight Lines</li> <li>4) Pair of Straight Lines</li> <li>5) Three Dimensional Coordinates</li> <li>6) Direction Cosines &amp; Direction Ratios</li> <li>7) The Plane</li> </ol>

Subjects of Senior Intermediate with completed portion!	
<b>ACCOUNTANCY</b>	<ol style="list-style-type: none"> <li>1) Depreciation</li> <li>2) Accounting From Incomplete Records (Single Entry System)</li> <li>3) Consignment Accounts</li> </ol>
<b>COMMERCE</b>	<ol style="list-style-type: none"> <li>1) Financial Markets</li> <li>2) Stock Exchange</li> <li>3) Business Services</li> <li>4) Banking Services</li> <li>5) Other Services</li> </ol>
<b>ECONOMICS</b>	<ol style="list-style-type: none"> <li>1) Economic Growth and Economic Development</li> <li>2) Population and Human Resource Development</li> <li>3) National Income, Poverty &amp; Unemployment</li> <li>4) Planning and Environment</li> <li>5) Agricultural Sector</li> <li>6) Industrial Sector (Up to Industrial Policy Resolution 1991)</li> </ol>
<b>CIVICS</b>	<ol style="list-style-type: none"> <li>1) The Constitution – Historical Context</li> <li>2) Fundamental Rights and Directive Principles</li> <li>3) Union Government</li> <li>4) State Government</li> <li>5) Local Governments</li> </ol>
<b>MATHS – II (A)</b>	<ol style="list-style-type: none"> <li>1) Quadratic Expressions</li> <li>2) Theory of Equations</li> <li>3) Complex Numbers</li> <li>4) De – Moivre’s Theorem</li> <li>5) Partial Functions</li> </ol>
<b>MATHS – II (B)</b>	<ol style="list-style-type: none"> <li>1) Circles</li> <li>2) System of Circles</li> <li>3) Integration</li> </ol>



# International Yoga Day Celebrations!

**Y**oga, a pristine Indian discipline, is an integral part of Indian way of living, which has the power to offer full and all-inclusive cure to the body. Since 2015 India started celebrating *International Yoga Day* on the date of 21st June. Indian government under the aegis of Prime Minister Narendra Modi initiated this so as to make the current generations aware about the congregation of benefits offered by this ancient practice to the students of every grade. We at Tapasya celebrate Yoga Day every year by making our students participate in Yoga sessions under the guidance of professional trainers.

Yoga's wonderful combination of exercise and breath could help ease and remove academic stress of students, as well clear mind. We understand irrespective of their young age some students are prone to stress, thanks to fear of competition, family pressure, academic performance,

et al and either of them could take a serious toll on a student's mind and his or her performance in college. Thus we stress the importance of Yoga for every individual and don't confine this initiative for one day but make it available during the course of academic year. ★

*Yoga uses the body to discipline the mind and reach the soul and is a light, which once lit, will never dim. The better you practice, the brighter the flame. The primary aim of yoga is to restore the mind to simplicity, peace, and poise, to free it from confusion and stress.*

— B.K.S. Iyengar





# QUIZ COMPETITION



**W**e at Tapasya believe that 'The Art of Teaching is the Art of Assisting Discovery', and thus we espouse and implement all creative and state-of-the-art pedagogics that equip students with the ability to explore. One such technique that we deploy is Quiz Competition, which helps in evaluating students by gauging their talents, skill, abilities, and knowledge. In contrast to regular examination model, a quiz is a commonly a brief assessment testing pattern that could measure a student's holding capacity and comprehension of a little information. The quiz competitions at Tapasya would be structured with constructive learning objectives in such a way that they function throughout the course as an informative response method empowering both the tutor and the students to identify the areas where they are good and where they need to improve. ★





# GANESH CHATURTHI

Ganesh Chaturthi is one of the major Hindu festivals celebrated across India honoring birth of Ganesh, the eminent elephant-headed son of supreme Lord Shiva and powerful Goddess Parvathi. Lord Ganesh is born on Shukla Chaturthi of the Hindu month Bhadrapada, which falls between mid-August and mid-September. Lord Ganesh is so important in Hindu way of living as he signifies prudence, sagacity, prosperity, and a stroke of luck.

Ganesh Chaturthi at Tapasya!! Every festival in India relevant to any religion is backed up by scientific logic and they are not mere traditional rituals. Ganesh Chaturthi, a festival that involves 11 day procedure and rituals is resplendent with plentiful scientific rationale and this generation is unaware of most of them. At Tapasya institutions we conduct Ganesh Chaturthi involving students and make them cognizant about pristine rituals. Temporary temples, pandals are, are instituted in every branch of Tapasya. And at every pandal 'arati' is offered in morning and evening to Ganesh idol, along with chants and intonations accompanied by offerings for instance pure water, milk, laddoos et al.

Rational behind Ganesh Idols immersion in water! After conducting grand pujas to Ganapathi during Ganesh Chaturthi for 11 days, the idols are immersed in water and this ritual is being practiced across India for decades, rather centuries. In cities like Hyderabad, Kolkata, Mumbai, Ahmedabad and other major cities the immersion is conducted grandiose and splendid way involving lakhs of public in every city. But this generation is

not much aware of the logic behind this practice though the youngsters participate and conduct the event with fervor. Presently the idols are predominantly made of artificial colors and Plaster of Paris (POP) but our predecessors and forefathers used idols made with natural clay and turmeric. So, in those times the idols made of mud when immersed in water bodies like rivers, oceans, and lakes, the ingredients including herbs and turmeric assist the organisms like fish, tortoise, and organisms to grow well.

What students can learn from Ganapati? Though there are several characteristics, which we, irrespective of our ages, can learn and imbibe, we try to mention a few for space restraint. Commitment – Ganesha is renowned for his never give up trait. When Ved Vyasa decided to engrave 'Mahabharata', he wished Lord Ganesh to fulfill the task and the Ganesha conceded with one condition. The condition was, the sage should finish reciting verses without a break, and as the two started the momentous task, nature tested Ganesha's devotion towards the task by breaking his pen. But Ganesha didn't renounce the work and finished the task by breaking his tusk and writing the mega work. For students in their teens, commitment is one quality that makes them win and surely they should keep Ganesha in mind.

Forgiveness – Once Lord Kubera gave a party to Lord Ganesha, and the latter had sumptuous and gratifying dinner and returning back home and slipped up and fell down after a heavy meal. Watching this episode the moon mocked and ridiculed at Lord's condition, which angered Ganesha. In reaction Ganesha cursed moon to disappear from the sky totally and moon consistently requested to forgive him. Ganesha took back his curse offering us a lesson that we shouldn't be obstinate in our relation and develop affability managing disturbances which are common in teens.

## CHARMINAR BRANCH



## DILSUKH NAGAR



## SECUNDERABAD BRANCH





## INDEPENDENCE DAY CELEBRATION

**S**watantrata Divas, the day India achieved its Independence by ending the colonial rule of British, is celebrated on 15th of August every year commemorating the success of 1947 across all state capitals, public and private organizations, as well as all schools and colleges. The ceremonies conducted include hoisting of national flag, speeches by esteemed personalities, cultural activities, and distribution of sweets.

In all branches of Tapasya, students and lecturers celebrate Independence Day on this day and raise the national flag in the august presence of guests and parents. The ceremonial celebrations are organized in consistent with the core idea of promoting unity among diversity letting students acknowledge that alone we are weak, but strong and robust when we unite. The speeches by the dignitaries highlight the nation's struggle and sacrifices of our noble and gallant freedom fighters reconnecting the students to those gruesome days and making them comprehend the significance of freedom.

Though unwelcoming, for the present generations National Festivals like Independence Day, Republic Day, and Mahatma's Birthday are just holidays and their relevance is confined to an hour ceremony. Therefore our teams at Tapasya, involve concepts that promote national integrity and educate students on every aspect involved in the ritual. For instance, our national pride viz. Tri Color National Flag has got immense importance with every color on it manifesting a appreciated sense, and the symbol in the middle having its own prominence.

**Unknown Facts about Indian Flag:** The INDIAN FLAG should be made of either silk or specific hand-spun cloth as per the standards prescribed by Bureau of Indian Standards. Exclusive rights to manufacture INDIAN FLAG are owned by Khadi Development and Village Industries Commission or its regional bodies. Flag Code of India has set certain parameters according to which the Indian Flag should maintain a ratio of 2:3 i.e. the length should be 1.5 times of the width. Ashoka Chakra in the middle should be printed on front and back of the flag in navy blue color. The flag was designed by a Telugu man, Pingali Venkayya. ★

### KUKATPALLY BRANCH



### CHARMINAR BRANCH



### NARAYANAGUDA BRANCH



### DILSUKHNAGAR BRANCH





# Freshers Day

At Tapasya, Freshers' Day is not just a day of seniors and management meeting new comers, but a day that offers a new occasion, a new chance, a new beginning for freshers coming from different places and cultures to understand and embrace our ambiance and make them believe that every day at Tapasya proffers something good.

## KUKATPALLY BRANCH



Creating comfort for newer batch shouldn't be the only objective of any Freshers' Day, but it should also make the fresh interns understand the importance of bonding with their seniors, from who they could learn, ascertain, and pick up from their familiarities and understandings.

The event would be planned to help juniors get benefited from it via establishing communication with seniors, as well encourage them to manifest their talents in different cultural programs comprising dance, drama, games, or speech followed by food.

## LAKDIKAPUL BRANCH



Students entering pre-university level and coming from a mix of rural, semi-urban, and urban background may not be comfortable in introducing themselves and thus structure mutual games and programmes involving both seniors and juniors that sequentially assist students know each other as well to the staff and management.

## CHARMINAR BRANCH



On top, the facets of features of Freshers' Parties are changing year by year and we at Tapasya make sure that every year the theme of the party is structured accordingly.

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## SECUNDERABAD BRANCH



trends evolving like focusing on fashion and style troubling students by charging them. Thus we organize the events in our own campuses and make the new comers feel good about being a part of your college. Conducting the fresher's day event will have so many advantages as not only lectures and management but also the non-teaching and administration staff could participate and interact with the students.



## NARAYANA GUDA BRANCH





# Economics for Every One

## REPO RATE CUT FROM RBI. HOW IT COULD IMPACT YOU.

**R**epo rate is a critical policy tool used by RBI to control money flow in the economy. It could have impacts ranging from common man purchasing power to stock market indexes and from personal loan interest rates to Foreign investments in India.

Monetary policy is a sensitive area where conflicts may arise between Government of India and RBI. Some critics opined that it is the main reason for replacement of three RBI governors within the span of 3 years.

1. Repo Rate meaning ? When you borrow money from the bank, they charge an interest on the principal. Basically, it is cost of credit. Similarly, banks too can borrow money from RBI during cash crunch on which they must pay interest to the Central Bank. This interest rate is repo rate.

2. Monetary Policy Committee The Monetary Policy Committee of India is responsible for fixing the benchmark interest rate in India. The committee comprises six members - three officials of the Reserve Bank of India and three external members nominated by the Government of India. Central Bank. This interest rate is repo rate.

3. Recent announcement The Monetary Policy Committee of the Reserve Bank of India had monetary policy announcement for the fiscal year 2019-20 on 04 Apr 2019. It is widely being expected that the committee will recommend another rate cut of 25 bps. In February too, the RBI had cut its repo rate by 25 bps to bring it down to 6.25% from 6.50% earlier.

4. Why Repo Rate cut a. based on a lower inflation rate The rate cut is based on expectation of lower inflation rate as well as slower growth in the economy. b. When RBI wants to flow cash into the system On the other hand, when the RBI needs to pump funds into the system, it lowers repo rate. Consequently, businesses and industries find it cheaper to borrow money for different investment purposes. It also increases the overall supply of money in the economy. This ultimately boosts the growth rate of the economy. As consequence it may affect stock market indexes.

5. How it could impact you ? As a retail consumer, a falling rate impacts you in two different ways. If you are a depositor, the new deposits you make earn a lower rate and it means lower returns. However, as a borrower, a downward revision of interest rate would bring down your interest outgo in the near future. The transmission of the rates from banks to borrowers would be different across banks. Though any reduction in rate helps you as a borrower of big ticket loans like home loans.

6. Why there would be disagreement between RBI and government sometimes? The government wants the RBI to cut interest rates. It considers this as a necessity to give the much needed to boost the growth of the Indian economy. But the RBI has a different view on the matter.

The RBI has not only refused to bring down key interest rates but also raised them, much to the chagrin of the government, which believes that the central bank is pursuing a policy that goes against that of the finance ministry. Some critics opined that it is the main reason for replacement of three RBI governors within the span of 3 years.





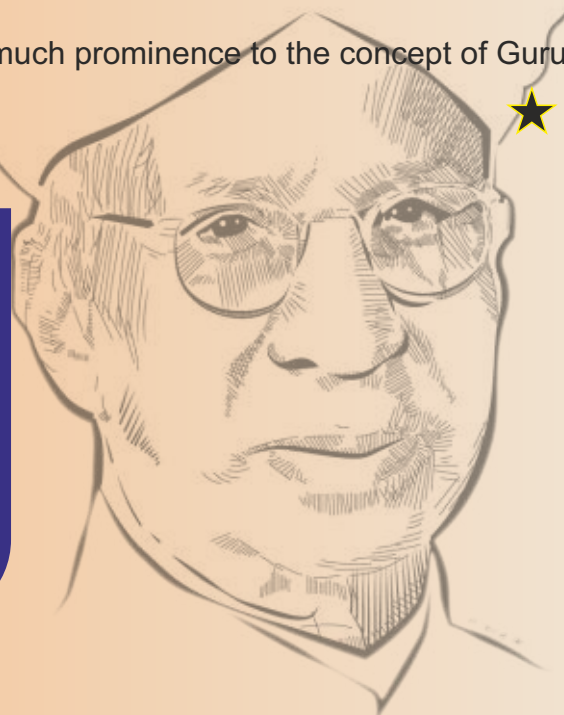
# TEACHERS DAY CELEBRATIONS AT TAPASYA! LAKDIKAPOOL BRANCH



**Teachers Day Celebrations at Tapasya!** For any individual, student phase is not just important but critical for his entire future life and his family, as character building happens during this stage and any kind of deviation would affect his or rest of the life. During student phase it is not only parents, but most importantly the teachers who play the role in nurturing the individualities and personas of students. It is the Teachers, who continually inspire the students to do their best, as well support and enlighten in their journey. They help them strive for goals, find guidance, discipline, and affection in one person and that is TEACHER! Students, specifically during their teens, regard teachers higher more than their parents and other family members.

Probably no other society in the world has given so much prominence to the concept of Guru or Teacher for ages.

## SECUNDERABAD BRANCH





## STUDENT STUDY TIPS

### HAVE A DESIGNATED STUDY SPACE:

Staying focused when you're at home is sometimes easier but distractions challenge your focus, especially if you're in a setting with a lot of noise. Find somewhere that you're comfortable and free from disturbances. You could even create a nook area in your bedroom that's specifically for studying – just make sure all possible distractions are out of sight and out of mind. It will also be helpful to avoid lying down on a bed or couch. You will focus better while sitting straight up in your seat.



**PUT THE PHONE AWAY:** Random dings, buzzes and tweets from your cell phone can derail your concentration, especially since they are hard to ignore. Make sure your cell phone is, or “do not disturb” or in another room so you can fully concentrate on your study materials.



**FUEL YOUR MIND:** You will be more alert and motivated if your stomach is not empty! Make sure you eat a good meal before you dive into the books or snack while you study so you can

avoid tummy grumbles, headaches, and a lack of focus that hunger may cause. Also, don't forget to drink plenty of water so you stay hydrated and alert.



**STAY ORGANIZED:** Keeping track of your time for study sessions and lesson completions will help you stay on top of your courses. Making lists everyday will help you come up with a plan and stick with it. However, to help you keep track of your responsibilities, you can create your own deadlines and log them in your planner.



**SPLIT UP YOUR WORK:** Separating your study materials into more manageable parts will make it easier for you to master the entire task. You should try to avoid focusing on one subject for an extended period of time. It can help if you alternate between course materials. Don't forget to take breaks every so o Gen. Go for a walk, grab a snack or just

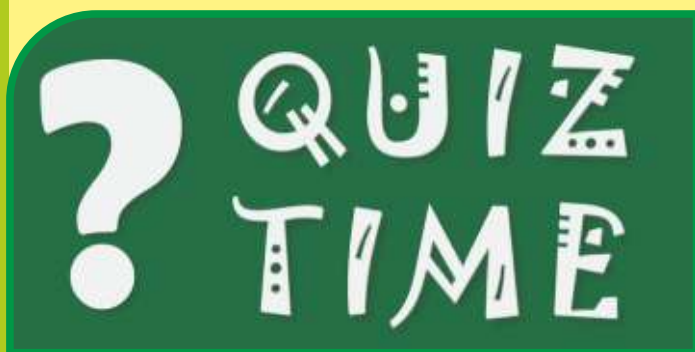




enjoy the fresh air for a bit. This “mental downtime” will give your brain a much needed break after all of that studying.

**REVIEW CONSISTENTLY:** Set aside time whether daily or weekly to review your notes. The routine check-in of course of topics while they are still fresh in your mind act like a mini study session that will help you when it comes time to take a test or turn in an assignment.

**QUIZ YOURSELF:** Testing yourself to see how well you know the material will help you find your weak spots so you can strengthen those areas sooner. You can do this by asking your teacher for practice tests, or creating your own! Some textbooks will also include sample tests at the back of the book.



**PERCEIVE YOUR LEARNING STYLE:**

Some students learn best by creating flash cards, other students have an easier time studying by re-writing their notes several times. When you find the best study technique that's right for you, make sure you stick with it. The setting and study strategies you choose are completely up to you. Just find somewhere that helps you get in the right flow to accomplish your study goals and you will be on the right track towards succeeding in your classes.



## ROLE OF A PARENT

**BE A ROLE MODEL:** Children would be easily inspired by what their parents do. So it would be good to be a role model in their learning phase. Parents are children's first teachers and so learn the first things together at home. Show them how exciting and meaningful a college life can be if they give out their best. Inspire them to learn novel elements in and out of college with friendly reminders and guidance.



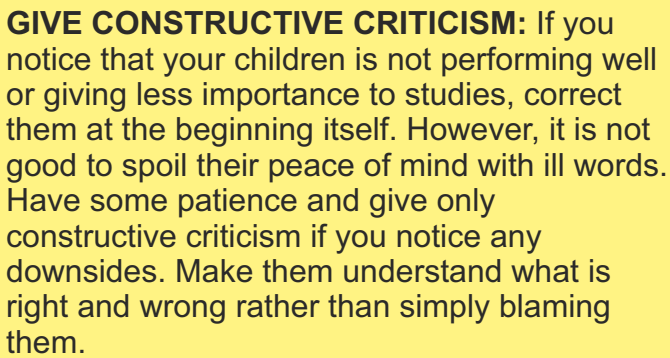
**OVERSEE CHILD'S ACTIVITY:** It is important to have an eye on the child's activity in college and home. Their general habits are closely linked to how they perform in their studies. So give timely advices and correct any abnormal behaviour right from the childhood days and inspire them to be good citizens. Help them to be more organized with their daily routine and find enough time for the lessons.



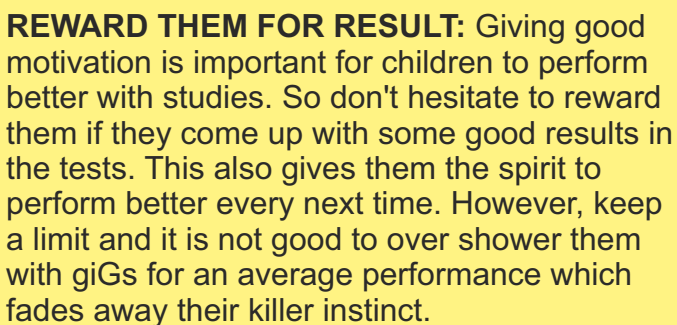
**PROVIDE PLEASANT ATMOSPHERE:**

Parents should make sure that the children are provided with a peaceful and pleasant atmosphere at home. It is good to avoid discussing family problem in children presence and don't create mess at home with unnecessary quarrels. Both father and mother should consider the importance of their study life and give them adequate moral support.

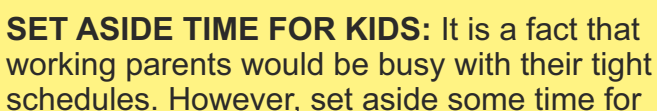




**GIVE CONSTRUCTIVE CRITICISM:** If you notice that your children is not performing well or giving less importance to studies, correct them at the beginning itself. However, it is not good to spoil their peace of mind with ill words. Have some patience and give only constructive criticism if you notice any downsides. Make them understand what is right and wrong rather than simply blaming them.



**REWARD THEM FOR RESULT:** Giving good motivation is important for children to perform better with studies. So don't hesitate to reward them if they come up with some good results in the tests. This also gives them the spirit to perform better every next time. However, keep a limit and it is not good to over shower them with giGs for an average performance which fades away their killer instinct.

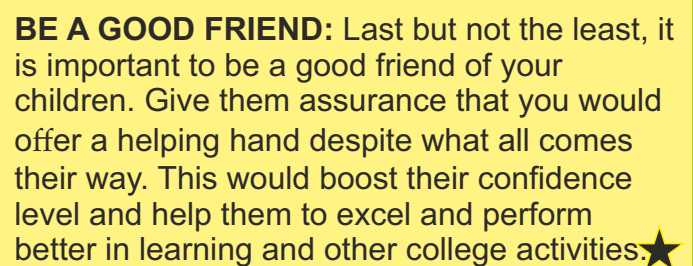


**SET ASIDE TIME FOR KIDS:** It is a fact that working parents would be busy with their tight schedules. However, set aside some time for

An illustration of two stylized, white, rounded figures sitting in orange armchairs at a white table, playing a board game. The figure on the left is leaning forward, moving a piece, while the figure on the right sits back, observing. The board game has various colored pieces. The entire scene is framed by a green border with a yellow-to-green gradient at the bottom right.

## MAINTAIN PARENT TEACHER RELATIONSHIPS:

Don't skip the parent teacher meetings and interaction sessions. It is good to keep a good relation with your child's teachers. Learn from them about their activities in college and make sure to correct the child if something is wrong. Maintaining parent teacher relationships also shows your interest in your children's matters which gives them a good feeling.



**BE A GOOD FRIEND:** Last but not the least, it is important to be a good friend of your children. Give them assurance that you would offer a helping hand despite what all comes their way. This would boost their confidence level and help them to excel and perform better in learning and other college activities.★





## JAMILI ELECTIONS SEMINAR

Seminars and Group Discussions not only help students refine their study and analytical skills but also improve their emotional intelligence and public relation aptitude. For extra curious and bizarre students' seminars and groups discussions are the apt way to explore and learn more. At Tapasya our academic and non-academic teams make sure that group activities such as talks, seminars, group discussions, and assemblies are regularly planned and conducted.



In this series our Secunderabad branch recently picked up the most controversial topic of contemporary times 'Jamili or Zamili Election', and conducted a seminar in which the students enthusiastically participated and vigorously shared their opinions. Since Prime Minister Shri Narendra Modi gave a call to Indian public to seriously consider the conception of 'Jamili election', which refers to 'One Nation-One Election'. Under this election the entire nation including assemblies and local bodies at state level would be organized at a time. Argument for Jamili Elections has been there for quite long as frequent elections are disrupting the development process and bureaucratic functioning.



The seminar was quite vibrant and energetic with a group of pupils propounding arguments in favor of Jamili while others taking a contrary stand. Those who supported this pattern of one-time election argued conducting elections every now and then would impose heavy burden on country's economy with the budget running into dozens of thousands of crores. They say apart from financial expenditure, repeated elections would handicap government from planning and taking decisions for long-term and would



encourage with interim plans and policies. Once the elections are announced "Code of Conduct" would come into existence preventing any government to take impactful decisions, either announcing new schemes or taking decisions pertinent to appointments without the approval from election commission.



In contrast, opposing team contended that our dutiful constitution never referred to and recommended this concept of One Time Election and distinctly said if a government, either at center or state level collapses, elections should be conducted within 6 months and new government should be in place. Coalition governments i.e. no party getting a complete majority and two or more parties joining hands to form the government is quite common in India. As well, such governments sustain full time rarely and fall for trivial disruptions. We had a recent example in Karnataka where JDS-Congress couldn't preserve the relationship and the opponent BJP grabbed the power. They questioned "what if Jamili elections are conducted and they result in couple of coalition governments or some states with no party getting clear mandate? Will the government wait for 5 years without any government or will it go for election within 6 months as stipulated in the constitution. In addition, the challenges came up with couple of other convincing points.



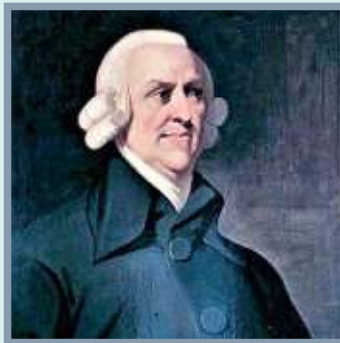


## Top 5 Famous Economists and their Contributions!

### Adam Smith

**(1723-1790)** In

the series, Adam Smith is always considered as the first thinker and his historic book, "An Inquiry into the Nature and Causes of Wealth of Nations (1776)", propounded the idea that competition acted as the "invisible hand," serving to regulate the marketplace.



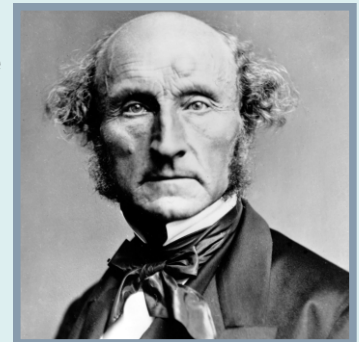
and upheavals, human obstinacy, and general unhappiness, combined with the likelihood of chosen limitation in the sensual arena, would stop us from procreation ourselves into destruction" opined Malthus.

### John Stuart Mill

**(1806-1873)** Quite

a genius in his childhood, Mill studied Greek at three, grasped Plato at seven, Latin and calculus by twelve; at thirteen he comprehended

everything of existing political economics, the derived output of Smith, Malthus, and Ricardo. Eminent for his noteworthy work "Principles of Political Economy", Mill would be admired as a kind of saint, and his Principles serve as the standard economics textbook, for another half century.



### David Ricardo

**(1772-1823)** In his school going age, David Ricardo got on and did well in the stock market and made a fortune. Subsequently he shifted to economics and he never looked back.

Nevertheless in his indomitable journey his lack of education was never a hurdle. In his legendary work, "The Principles of Political Economy and Taxation (1817)", he developed two major theories: Ricardo Effect, which states that mounting wages favor capital-intensive production over labor-intensive production, and the theory of comparative advantage.

### Thomas Malthus

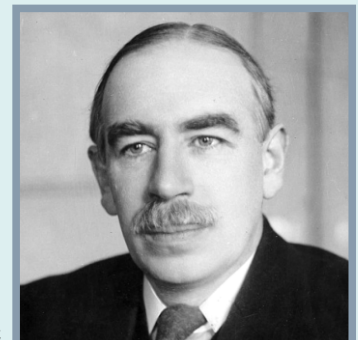
**(1766-1834)** Though a cleric, Thomas Malthus who propounded Malthusian Theory, till date remains one of the rarest visionaries for his predictions that in the coming ages population growth would always surpass food production, housing, and other basic requirements, resulting to uncertainty, epidemics, and war. "Intermittent calamities



### John Maynard Keynes

**(1883-1946)** John Maynard Keynes, fondly called Lord Keynes, remains the most powerful and high-ranking economic intellectual of the

contemporary world, "The General Theory of Employment, Interest, and Money" published by Keynes in 1936 dismantled the theories proposed by economists of Pre-Keynesian era that advocated a competitive market is independent by itself and conditions akin to unemployment would be short lived.



But post Great Depression, Keynes came out with his line of reasoning stressing the importance of macroeconomics and argued that government needs to mediate to stimulate the economy during slump or recession. He said Economics is not just about marketplace but also about total spending within an economy. We could recollect that the Government of India recently offered GST incentives to depressed Auto Industry to encourage sales.





## Bathukamma Celebrations



I would like to convey bathukamma wishes along with the appreciation for celebrating bathukamma event in all our branches with immense devotion and enthusiasm.

Bathukamma is a colourful floral festival of Telangana and is celebrated by womenfolk with exotic flowers of the region. The festival has over the years become a symbol of Telangana culture and identity.

Deities of bathukamma made by flowers purifies environment, water and Persons arranging the flowers preparing bathukamma get immunity.

The monsoon rains usually bring plenty of water into the ponds, tanks of Telangana and it is also the time when wild flowers bloom in various vibrant colours across the uncultivated and barren plains of the region. The most abundant of these flowers are 'gunuka' (or 'gunugu') and 'tangedu'. There are other flowers like the 'banti', 'chamanti', 'nandi-varadhanam' etc.



### Narayanaguda Branch

The 'shilpakka pandlu' (or 'sitaphalalu'), custard apples, are another great attraction during this season.

Amidst these, Bathukamma is celebrated at our branches, heralding the beauty of vibrant nature in multitudinous flowers.

The festival begins a week before the 'Saddula Bathukamma' (the grand finale of the Bathukamma festival) which falls two days before Dassera.



### Dilsukhnagar Branch

The flowers are carefully arranged row after row in a brass plate (called 'taambalam') in circular rows and in alternate colours. The Bathukamma grows in size and the bigger it gets the better. The white 'gunuka' flowers are coloured using water paints and Bathukamma gets colourful circular layers of them along with 'tangedu' in between. The Bathukamma is then placed before the family deity and prayers are offered.

I hope all our staff, after playing in circles around the 'Bathukammalu', before the onset of dusk, the womenfolk carry them on their heads and moved as a procession towards a bigger water body near their branches. The procession is extremely glittering with aptly dressed women and 'Bathukammalu'. Songs of folklore are sung in chorus throughout the procession and the streets of our branches resonate with them.



### Secunderabad Branch

The flowers used in Bathukamma have a great quality of purifying water in ponds and tanks and flowers so immersed in abundance are environment friendly. In the same way flowers used in our branches for celebrating bathukamma made our college environment pure.

The indomitable spirit of women staff and also the ecological spirit of the whole branch in preserving the natural resources in a festive way.

*I feel delightful to appreciate all the efforts made by all the branches in celebrating the festival and brought blessings from bathukamma to empower our tapasya family.....*

Regards  
CA Sreedhar Muppala  
Chairman



### Lakdikapool Branch



#### LAKDI-KA-POOL

11-5-449, Opp Shah Function Hall  
Near FTAPCCI, Red Hills  
Lakdi-ka-pool, HYDERABAD - 04.  
Ph: 888 555 6611, 903 001 2960

#### NARAYANAGUDA

H. No. 3-4-489, HDFC Building,  
Opp: Reddy Women's College  
Barkatpura Road, Narayanaguda,  
HYDERABAD - 27.  
Ph: 897 888 8690, 888 554 1484

#### DILSUKHNAGAR

H. No. 3-11, Plot No.49,  
Hanuman Nagar Colony,  
Chaitanyapuri, Dilsukhnagar,  
HYDERABAD - 60.  
Ph: 888 551 1411, 888 556 7633

#### SECUNDERABAD

H. No. 1-1-92 to 94, 2nd Floor,  
Kalanikethan Building,  
Patny Centre,  
SECUNDERABAD - 03.  
Ph: 888 554 1480, 994 899 7674

#### KUKATPALLY

MIG-1:98, Road No-1,  
K.P.H.B. Colony,  
Kukatpally,  
HYDERABAD - 72.  
Ph: 888 551 1422, 888 551 1466

#### CHARMINAR

H.No. 23-2-601 to 618, Bukhari  
Estate 3rd floor, Opp: Allah-Masjid,  
Shah-Ali-Banda 'X' Road,  
HYDERABAD - 65.  
Ph: 897 888 8645, 888 555 0786

#### KR PURAM

Opp, Deepa Hospital,  
Near Govt College,  
KR Puram Extension,  
BANGALORE - 36.  
Ph: 740 611 1661, 888 444 2141

#### HULIMAVU

#77/1A, Pai layout, Next to  
More Super Market,  
Hulimavu, Bannerghatta Rd,  
BANGALORE - 76.  
Ph: 888 444 6138, 888 444 6139

#### CHANDAPURA

TMR Building, Survey No.78,  
Chandapura Circle, Above Karur  
Vysya Bank, Hosur Main Rd,  
BANGALORE - 99.  
Ph: 7829 112 444, 888 444 2501

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