



# BRANDING OF INDIAN CURRENCY

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Money is meaningful mass communication. The iconography of currency notes and coins tells their own stories — the heads and tails of political authority, the profiles and state insignia and mottoes, along with the look of legal tender. The dollar symbol (\$) was adopted in the U.S. in 1785. The US dollars' complex filigreed frames are meant to deter forgery. The yen (¥) goes back to 1871. Japanese yen notes have a spare, dignified aesthetic with fields of irises and pictures of cultural figures. The euro (€) was unveiled in 1996. The euro eschewed emotive images of great men and women and stuck to generic bridges and gates, as it attempted all-round acceptability. According to the European Commission euro is "inspiration for the... symbol itself came from the Greek epsilon — a reference to the cradle of European civilisation — and the first letter of the word Europe, crossed by two parallel lines to 'certify' the stability of the euro." Meanwhile The U.K.'s pound sterling (£) dates back to the Kingdom of Mercia (now the British Midlands) in the 8th century., the pound sterling comfortably shared its symbol with Italy for ages — it is a slash on the letter "L" from libra, a Roman unit of weight.

Creating an icon that lodges itself in the memory is hard, but the rewards are worth it. An emblem has to imprint a whole universe of meaning, in a way that needs no words. The hammer and sickle conveys industrial and agrarian solidarity. Finding a currency symbol presents greater challenges, in terms of economy of expression. It is an abstraction of an abstraction. With a few lines and curves, it has to convey something of its context, be anodyne enough not to offend any sensibilities and interesting enough to be memorable in a scroll of similar icons.

In 2008, the Indian Government hinted about the possible creation of Rupee's new symbol which had excited the public. The finance ministry wanted a symbol "which reflects and captures Indian ethos and culture." and supposed to set us apart from the others who use the "Rs" abbreviation (Nepal, Pakistan and

Sri Lanka). The value of a currency and its exchange rate are symbols of the country's strength and stability as a nation, both political and economic. This branding effort is aimed at burnishing the reputation of the country's overall economy, not just the currency. There was no practical need for the symbol — the three-letter ISO code for all international banking and business remains INR, and in fact most currencies do not even have a symbol. Design was crowd-sourced through an open competition, and the pile of entries narrowed. The selection was based on the decision of a jury headed by Reserve Bank of India Deputy Governor Usha Thorat. The Symbol which finally chosen was the creation of IIT post-graduate D Udaya Kumar. The symbol is being envisioned as a brand ambassador to the Indian economy for the world.



The symbol is a blend of 'Ra' in Devanagiri script and 'R' in Roman. Two parallel lines crossing this 'Ra' or 'R' denote the symbol "is equal to" one Indian rupee. It also denotes the stability of the economy. The design is based on the tricolour, with two lines at the top and white space in between. It

will replace the Rs, Re, INR that is used at present and will NOT be used on currency notes and coins. For Indian Market, the Keyboards will have the rupee symbol to facilitate ease of use. For External market, the IT companies will have to incorporate the symbol in their operative software to enable the computer users worldwide to use the symbol even if it is not embedded on the keyboards. (This will be on the lines of Euro symbol, which is not embedded on the keyboards used in India). According to plans, the symbol will be included in the Unicode Standard for representation and processing of text ensuring that it could be easily displayed or printed both in electronic and print media. While praising the symbol, deputy chairman of Planning Commission Montek Singh Ahluwalia emphasised on the need to ensure its fast entry into computers and typewriters.

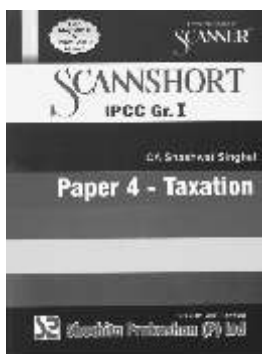
Once the symbol is encoded in the Unicode Standard and National Standard, Nasscom, the software industry association, is likely to approach software development companies for incorporating it in their operative software. The branding exercise will be meaningful only if computer users around the world have an access to the symbol even though it is not on their keyboards. But keyboards being used in India, which do not have the Euro or Yen symbols, will invariably have the new rupee symbol prominently. The Manufacturers' Association for Information Technology, the hardware industry body, will take the leadership in making the requisite changes in the production processes. But that can take place only after the symbol gets notified as a keyboard standard by Bureau of Indian Standards. Yet, the symbol will gain ground domestically only if it's printed on currency notes, but that may take a while as it needs to follow a certain procedural mechanism. By the time, professional agencies could be engaged to brand the symbol nationally and internationally. However, It Could take up to 24 months for the complete shift as the government will use the time for its incorporation in the Unicode Standard, International standard ISO, Indian Script Code for Information Interchange (ISCII: The ISCII specifies various codes for Indian languages for processing on computers along with keyboard layouts). It also remains to be seen if the new symbol will make any impact to the strength of the currency. Yes, the world will, for sure, see this rebranding exercise as India's high ambitions and this is set to interest many global players.

India cannot continue to suppress the strength of rupee which has been deliberately done to help Indian exports grow. In fact, rupee was quite strong against dollar till late 1990s. As late as 1990, one dollar was only Rs.17.50. Only in 1998, it crossed the 40 to a dollar mark. This raises an obvious question – Does

India really want to strengthen rupee against the other elite currencies? Or is this the sign that India is ready to strengthen its currency again? Only time will reveal the answer to these questions. The rebranding reflects the bigger ambition of India. The new India showing immense confidence in itself – the confidence that anything can be achieved. It wasn't there 20 years ago. A while ago, India was compared with South Korea and China. We don't talk about South Korea any more. We also don't compare India with China any more. India is India.

This rebranding exercise highlights India as a growing economy, a confident economy and a large economy. But, it has to be kept in mind that brands are a promise of superior performance or excellence that forms a set of associations in people's minds. Thus, India has to be clear about what the underlying brand promise is. The brand created has to be sold properly, both to Indians and the world. It is important that India understand what it wants to convey and there is some underlying basis behind it. The success of this move will be determined by its acceptance in the Global arena. So some steps are required to be taken by government. The first task is to sell it within India. States have already been told to promote the new currency symbol at large. What remains to be done is promotion through multimedia – TV, Mobile Networks, Internet – all will have to be utilized to their full potential to achieve this. A grand event can be held for unveiling the brand with the prime minister doing the honours, as he is the best-recognized economist. There should also be global road shows at major financial centres. We might also come across campaigns titled 'I value my rupee.' India may also utilize the Commonwealth Games 2010 to achieve this brand promotion. In all, this rebranding would act as a powerful force that will drive the India Vision 2020.

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## Commerce Quiz For Students

Dear students, You can participate in monthly quiz of Shuchita Times. You write the answers of these questions on a plain paper and send it to us upto 15<sup>th</sup> October. 5 lucky winners will be rewarded every month. The amount of reward is Rs. 200 each winner. Learn and Earn!

1. Current liabilities are equal to:
  - a) Working capital + Current assets
  - b) Working capital – Current assets
  - c) Current assets – working capital
  - d) Current assets + Working capital
2. Tax paid is:
 

a) Application of funds	b) Source of fund
c) No flow of fund	d) None of these
3. In a large DBMS:
  - a) Each user can “see” only a small part of the entire database
  - b) Each subschema contains every field in the logical schema
  - c) Each user can access every subschema
  - d) All of these
  - e) Always more than the gross national product
4. Which of the following cables support the highest bandwidth and faster transmission rate:
 

a) Twisted Pair cable	b) Coaxial cable
c) Open wire cable	d) Fiber optic cable
5. For industrial goods \_\_\_\_\_ gets maximum weightage:
 

a) Personal selling	b) Advertisement
c) Sales Promotion	d) None of these

## WALK - A Free Rejoice to Health Problems

Start your day with a morning walk. Walking stretches your mind and your soul. It is dynamic mind & body process which creates a sense of rhythm. As you listen to your own silent rhythm, the pulse of life, your own heartbeat - you become whole, a complete person - fit in Mind, Body and Soul. Walking decreases stress hormones and increases relaxation hormones which elevate your mood and increase your sense of well being.

The oxygen that you get early in the morning gives you great amount of energy especially to your joints. The movement in your legs releases good cholesterol in your blood, opening up some of the "chakras" or channels of energy. By constantly moving your joints, you increase your blood circulation.

This is perhaps the most overlooked and neglected form of exercise. Because it sounds and look easy, most of us do not bother to walk, but prefer to sign up for expensive aerobic classes and spend a lot of time in a gym.

### Before you use walking as exercise

Actually, the human body is designed to walk, no one

should be taught how to do it. However, for walking as exercise to give more impact, this is our recommendation

1. Get at least 30 minutes walk everyday. Keep your pace at 3 to 5 miles an hour.
2. Vary your routes so that you are not walking on flat ground.
3. If you cannot maintain brisk pace, this is what you should do. Alternate between a 2 minutes brisk walk with a more comfortable pace for the next 2 minutes. After that 2 minutes "rest", pick up your pace again. If you can maintain brisk walk, do it for approximately 20 minutes. If you cannot allocate 30 minutes a day, don't worry. The most important thing is to do it regularly. Walking as exercise will restore your peace of mind, make your blood pressure normal and control your appetite. It is better than any pills invented by mankind.

When you feel fit and healthy your self-confidence increases and you feel more able to cope with the demands made on you.



# DERIVATIVES

## THE OTHER SIDE OF IT



By Supriya Mitra Majumdar  
B.Com (H), LL.B, MBA (UK), DCL, Dip in IPR

It's great to think of derivatives like futures and options as risk management tools, but there remains an ever lurking danger that their complex nature and misreading of benefits by the investor could lead to disastrous consequences. A host of big companies, gigantic reputations and sophisticated models have come crashing down as a result of 'irrational exuberance' exhibited with respect to derivatives. Even the International Monetary Fund (IMF) in its recently published report (April 11, 2006) has warned: "Developments in credit derivatives, which have distributed financial risks to a wide range of financial players instead of banks, increase the chance of "unpleasant surprises" from the less-regulated market players."# Let's dig up a bit of history to begin with.

### History Lessons

In the US, a man named Tino De Angelis was behind a scam popularly known as the 'Salad Oil Swindle' in the 1960s. His plan was to corner the world's vegetable /salad oil market. At that time commodities like salad oil sold briskly in international market and futures traded at the commodity exchanges almost as heavily. De Angelis managed to con everybody into thinking he owned pretty much the most amount of salad oil as compared to anybody in the world by maintaining water filled tanks in Bayonne, New Jersey. He used this premise to raise loans (pledging his 'oil' as collateral) and invested them to buy up futures contracts on the Chicago Commodity exchanges, knowing that he was going to drive the prices up as soon as people realize he has virtually bought all the salad oil supply in the world through the obligation of the futures. He would then making a killing by selling off the futures contracts (and squaring off his position) he had bought now at very low prices. But his bluff was called by traders who investigated his suspicious actions in the markets and ultimately salad oil prices crashed. The De Angelis con game went bust and Tino went bankrupt and predictably enough, headed to prison. But the fact that De Angelis planned an elaborate scam using derivatives as the cog, around which his diabolical wheel of (mis) fortune

would revolve, highlights that the instruments in the wrong hands can have devastating consequences. Investors thus would be advised caution before they get into too much speculation using futures, options and other derivatives.

### Its All About Loving Your Risks

There are five general types of risk that are faced by all businesses: market risk (unexpected changes in interest rates, exchange rates, stock prices, or commodity prices), credit/default risk; operational risk (equipment failure, fraud); liquidity risk (inability to buy or sell commodities at quoted prices); and political risk (new regulations, expropriation). Derivatives which have developed over the ages are a way of managing the risks stated above. Simply put, derivatives are contracts that derive their value from other securities and / or commodities. These contracts can be used to transfer and consequently manage the aforementioned risks in a business. That is perhaps the primary reason for their popularity in the financial universe but then, as with all financial instruments, speculators are not far behind. The most commonly used derivative contracts are forward contracts, futures contracts, options, and swaps. A forward contract is an agreement between two parties to buy (sell) a specified quality and quantity of a good at an agreed date in the future at a fixed price or at a price determined by formula at the time of delivery to the location specified in the contract. For example, a wheat farmer may agree to deliver a million kilos of wheat to a buyer, during the first week of July 2006 at a price of Rs.13.20 per kilo. Forward contracts have problems that can be serious at times. First, buyers and sellers (counterparties) have to find each other and settle on a price. Finding suitable counterparties can be difficult. Discovering the market price for a delivery at a specific place far into the future is also daunting. Third, one or the other party's circumstances might change. The only way for a party to back out of a forward contract is to renegotiate it and face penalties. Futures contracts solve these problems but introduce some of their own. Like a

forward contract, a futures contract obligates each party to buy or sell a specific amount of a commodity at a specified price. Unlike a forward contract, buyers and sellers of futures contracts deal with an exchange, not with each other. For example, a producer wanting to sell wheat in December 2006 can sell a futures contract for 1,000 kilos of Wheat to the National Commodities Exchange (NCX), and another buyer (let's say a company like ITC) can buy a December 2006 wheat future from the exchange. The December futures price is the one that causes offers to sell to equal bids to buy—i.e., the demand for futures equals the supply. The December futures price is public, as is the volume of trade. If the buyer of a December futures finds later that he does not need the wheat, he can get out of the contract by selling a December wheat future at the prevailing price. Since he has both bought and sold a December wheat future, he has met his obligations to the exchange by netting them out. In fact, that's what most investors do! Several features of futures are worth emphasizing. First, a party who elects to hold the contract until maturity is guaranteed the price he paid when he initially bought the contract. The buyer of the futures contract can always demand delivery; the seller can always insist on delivering. As a result, at maturity the December futures price for Wheat and the spot market price will be the same. If the Wheat price were lower, people would sell futures contracts and deliver wheat for a guaranteed profit. If the Wheat price were higher, people would buy futures and demand delivery, again for a guaranteed profit. Only when the December futures price and the December spot price are the same is the opportunity for a sure profit eliminated. Second, a party can sell wheat futures even though he has no access to wheat. Likewise a party can buy wheat even though he has no use for it. Speculators routinely buy and sell futures contracts in anticipation of price changes. Instead of delivering or accepting wheat, they close out their positions before the contracts mature. Speculators perform the useful function of taking on the price risk those producers do not wish to bear. That was in effect what Tino De Angelis was trying to play around with. Third, futures allow a party to make a commitment to buy or sell large amounts of wheat (or other commodities) for a very small initial commitment, the initial margin. Consequently, traders can make large profits or suffer huge losses from small changes in the futures price. This leverage has been the source of

spectacular failures in the past not least of which was the Tino De Angelis affair. And as you will soon find out some of the biggest names in the financial world too have gotten badly burnt! Lastly, you have another category of derivatives—the option. An option is a contract that gives the buyer of the contract the right to buy (a call option) or sell (a put option) at a specified price (the “strike price”) over a specified period of time. American options allow the buyer to exercise his right either to buy or sell at any time until the option expires. European options can be exercised only at maturity. Whether the option is sold on an exchange or on the OTC market, the buyer pays for it up front. Options are used successfully to put floors and ceilings on prices; however, they tend to be expensive.

#### Derivatives of A Complicated Kind

Another set of slightly more complicated yet attractive derivatives are swaps. Swaps (also called contracts for differences) are the most recent innovation in finance. Swaps were created in part to give price certainty at a cost that is lower than the cost of options. A swap contract is an agreement between two parties to exchange a series of cash flows generated by underlying assets. No physical commodity is actually transferred between the buyer and seller. The contracts are entered into between the two counterparties, or principals, outside any centralized trading facility or exchange and are therefore characterized as OTC derivatives. Because swaps do not involve the actual transfer of any assets or principal amounts, a base must be established in order to determine the amounts that will periodically be swapped. This principal base is known as the “notional amount” of the contract. Swapping avoids the expense of selling the portfolio and buying the bond. It also permits the investor to retain any capital gains that his portfolio might realize. But then, whether its wives or assets, swaps are generally troublesome as P&G found out in the early 1990s. Many of the benefits associated with swap contracts are similar to those associated with futures or options contracts. Although swaps can be highly customized, the counterparties are exposed to higher credit risk because the contracts generally are not guaranteed by a clearinghouse as are exchange-traded derivatives. In addition, customized swaps generally are less liquid instruments, usually requiring parties to renegotiate terms before prematurely terminating or offsetting a contract.

... to be continued ...



## IT Skills

### Effective PowerPoint presentation: Points to Remember

- Your intention is to make your audience listen, not to read. Highlight key points and highlight your message.
- Choose words and short phrases to communicate the messages in least words and leave space for speech and discussion.
- Limit each slide to one thought or concept.
- Use bullet and numbering to make the text readable.
- You may keep six or seven lines of text per slide and 5 to 6 words max per line.
- Avoid writing full sentences until you want to share it verbatim.
- Use the same vocabulary and congenial writing.
- Adopt a single design theme and stick to them unless a compelling reason arises.
- Choice of color matters a lot when it is about readability, learning and retention.
- Avoid script and decorative fonts.
- Avoid Italicizing.
- Be consistent with fonts, type styles, colors and sizes.

## INFORMATION GATHERING

Effective information gathering is the most basic perspective-widening tool we require. Good quality information marks out the context in which we operate. It creates the information patterns from which ideas emerge, and provides the criteria by which ideas are screened and assessed.

We gather two main types of information:

- ♦ Background Data, and
- ♦ Task-Related Data

We gather information to build our views of the world in which we operate.

This information is made up of the countless facts, trends and opinions that we encounter and the observations we make on a daily basis. The higher the quality of background data we gather and the more effectively we prioritize it, the more accurate our view of the world will be, and the better our judgment and common sense.

While gathering information for our use, we must consider three key factors:

1. Understanding how much research you should do
2. Making sure you ask the right questions; and
3. Gathering the information you need.

A lot of information is relatively freely available, within your organization or in good business, academic or institutional libraries. Some information is packaged and for sale (for example, detailed competitor financial reports).

Finally, while information gathering is an essential skill for an effective leader, bear in mind that the information is not an end in itself. It is useful because it serves as an input towards generating ideas and building vision.

## LEVY OF SURCHARGE IN HARYANA - Basics, Exceptions and Issues



CA. RAJAT MOHAN  
B.Com(H), A.C.A., D.I.S.A.  
Web url: www.delhicamohan.com

### BASICS

*"7A. Levy of Additional Tax:-*

*(1) Notwithstanding anything contained in this Act, there shall be levied and collected on the taxable turnover of a dealer registered under this Act other than a retailer in lump-sum composition with the department, an additional tax, in the nature of surcharge, which shall be calculated at the rate of five per cent of the tax, payable by him:*

*Provided that the aggregate of tax and the surcharge payable under this Act, shall not exceed in respect of the goods, declared to be of special importance in inter-state trade or commerce under Section 14 of the Central Sales Tax Act, 1956 (Central Act 74 of 1956), the rate fixed under Section 15 of that Act.*

*(2) Except as otherwise provided in Sub-section (1), the provisions of this Act shall, so far as may be, apply in relation to the additional tax leviable under Sub-section (1), as they apply in relation to the tax leviable under any other provision of this Act."*

*Haryana Value Added Tax (Amendment) Act, 2010 levied surcharge @ 5% of tax payable by dealer in Haryana.*

### EXCEPTIONS

1. No surcharge shall be applicable in case of Retailer in lump-sum composition with the department – Section 9 empowers State Government to prescribe rules for applicability composition scheme whereby, a lump sum linked with production capacity or some other suitable measure of extent of business, or calculated at a flat rate of gross receipts of business or gross turnover of purchase or of sale or similar other measure, with or without any deduction there from shall be paid at such intervals and in such manner, as may be prescribed by State Government

2. Goods, declared to be of special importance in inter-state trade or commerce under Section 14 of the Central Sales Tax Act, 1956 – For these specified goods tax and the surcharge payable under this Act, shall not exceed 4%.

(i) Cereals (Specified)

(ia) coal, including coke in all its forms, but excluding

charcoal:

(ii) cotton, that is to say, all kinds of cotton (indigenous or imported) in its unmanufactured state, whether ginned or unginned, baled, pressed or otherwise, but not including cotton waste;

(iia) cotton fabrics covered under heading Nos. 52.05,52.06,52.07,52.08,52.09, 52.10, 52.11, 52.12, 58.01, 58.02, 58.03, 58.04, 58.05, 58.06, 59.01, 59.03, 59.05,59.06 and 60.01 of the Schedule to the Central Excise Tariff Act, 1985 (5 of 1986);

(iib) cotton yarn, but not including cotton yarn waste;

(iic) crude oil, that is to say, crude petroleum oils and crude oils obtained from bituminous minerals (such as shale, calcareous rock, sand), whatever their composition, whether obtained from normal or condensation oil-deposits or by the destructive distillation of bituminous minerals and whether or not subject to all or any of the following processes:—

(1) decantation;

(2) de-salting;

(3) dehydration;

(4) stabilisation in order to normalise the vapour pressure;

(5) elimination of very light fractions with a view to returning them to the oil-deposits in order to improve the drainage and maintain the pressure;

(6) the addition of only those hydrocarbons previously recovered by physical methods during the course of the abovementioned processes;

(7) any other minor process (including addition of pour point depressants or flow improvers) which does not change the essential character of the substance;]

(iic) Aviation Turbine Fuel sold to an aircraft with a maximum take-off mass of less than forty thousand kilograms operated by scheduled airlines. Explanation: For the purposes of this clause, "scheduled airlines" means the airlines which have been permitted by the Central Government to operate any scheduled air transport service;]

(iii) hides and skins, whether in a raw or dressed state;

(iv) iron and steel (Specified)

(v) jute, that is to say, the fibre extracted from plants belonging to the species *Corchorus capsularis* and *Corchorus olitorius* and the fibre known as mesta or bimli extracted from plants of the species *Hibiscus cannabinus* and *Hibiscus sabdariffa-Varaltissima*, and the fibre known as Sunn or Sunnhemp extracted from plants of the species *Crotalaria juncea* whether baled or otherwise;

(va) liquified petroleum gas for domestic use;]

(vi) oilseeds (Specified)

(vi) Linseed (*Linum usitatissimum*);

(vii) Castor (*Ricinus communis*);

(viii) Coconut (Le., Copra excluding tender coconuts) (*Coconucifera*);

(ix) Sunflower (*Helianthus annus*);

(x) Nigar seed (*Guizotia abyssinica*);

(xi) Neem, vepa (*Azadirachta indica*);

(xii) Mahua, illupai, Ippe (*Madhuca indica* M. *Latifolia*, *Bassia*, *Latifolia* and *Madhuca longifolia* syn. *M Longifolia*);

(xiii) Karanja, Pongam, Honga (*Pongamia pinnata* syn. *P. Glabra*);

(xiv) Kusum (*Schleichera oleosa* syn. *S. Trijuga*);

(xv) Punna, Undi (*Calophyllum inophyllum*);

(xvi) Kokum (*Corcinia indica*);

(xvii) Sal (*Shorea robbusta*);

(xviii) Tung (*Aleurites fordii* and *A. montana*);

(xix) Red palm (*Elaeis guinensis*);

(xx) Safflower (*Carthamus tinctorius*);

(via) pulses (Specified)

(vii) man-made fabrics covered under heading Nos. 54.08, 54.09, 54.10, 54.11, 54.12, 55.07, 55.08, 55.09, 55.10, 55.11, 55.12, 58.01, 58.02, 58.03, 58.04, 58.05, 11 58.06, 59.01, 59.02, 59.03, 59.05,

59.06 and 60.01 of the Schedule to the Central Excise Tariff Act, 1985 (5 of 1986);

(viii) sugar covered under sub-heading Nos. 1701.20, 1701.31, 1701.39 and 1702.11 of the Schedule to the Central Excise Tariff Act, 1985 (5 of 1986);

(x) woven fabrics of wool covered under heading Nos. 51.06, 51.07, 58.01, 58.02, 58.03 and 58.05 of the Schedule to the Central Excise Tariff Act, 1985 (5 of 1986).

## ISSUES

Section 7A(1) "Notwithstanding anything contained in this Act, there shall be levied and collected on the taxable turnover of a dealer registered under this Act other than a retailer in lump-sum composition with the department, an additional tax, in the nature of surcharge, which shall be calculated at the rate of five per cent of the tax, payable by him."

Section 45(1) "Notwithstanding anything to the contrary contained in other provisions of this Act, tax on sale or purchase of goods, shall be levied and collected specified in Schedule G on the sale or Purchase price, maximum retail price, face value or the quantity of such goods at the rates and at the stage of sale or purchase and under the circumstances mentioned against such goods in the said Schedule."

Now it is a matter of great concern that both the provisions begin with similar wording of 'Notwithstanding anything contained in this Act' which absolutely are in opposition to each other.

As per rules of interpretation we shall give effect to both provisions if we can however in this case it would not be possible. So we shall assume provision enacted later shall be taken up. There by Dealers dealing in goods mentioned in Schedule G shall levy surcharge of 5%.

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# AUDIT OF BANK BRANCHES

- Amit Vikas Oak

## Introduction :

Banks play an important role in the functioning of organized money markets. A well-organized and efficient banking system is a pre-requisite for economic growth. The Indian banking system is playing a significant role in the economic growth of the country.

## Auditing Framework :

Subsections (1) and (2) of section 29 of the Banking Regulation Act, 1949, deal with form and content of financial statements of a banking company and their signing. 'Form A' of the schedule III to the Banking Regulation Act, 1949, contains the form of balance sheet and 'Form B' contains the form of Profit and Loss account. Both the forms are required to be presented in a vertical form. However, Banks also prepare their dally workings in a horizontal form called as General Ledger Balances (G/B)

In the Balance Sheet, Capital and Liabilities are to be presented under the following 5 heads.

- ♦ Capital
- ♦ Reserves & Surplus
- ♦ Deposits
- ♦ Borrowings
- ♦ Other Liabilities and Provisions.

Assets are shown in following sequence

- ♦ Cash & Balance with R.B.I.
- ♦ Balances with other Banks & Money at call & short notice
- ♦ Investments
- ♦ Advances
- ♦ Fixed Assets
- ♦ Other Assets

Following items are required to be presented on the face of the Profit and Loss Account.

## (I) Income

- i) Interest earned
- ii) Other incomes

## (II) Expenditure

- i) Interest Expended

- ii) Operating Expenses

## (III) Profit/Loss for the period

## (IV) Appropriations

### Audit Programme :

1. Name of the Bank, its Branch Name
2. Name of the previous auditor
3. Discussion with the branch management.
4. Last date of submission of report.
5. Ascertain Advances and Deposits.
6. Details of DICGC/ECGC Cover
7. List of NPA's.
8. List of Fixed Assets and Investments Owned.
9. Managers Sanction Power.
10. Schedule wise analysis.

### Documentation of Advances :

Audit of Advances cover the major part of Bank branches. This is the first step towards audit of advances. Documentation compliance in relations to disbursement hypothecation/mortgage/pledge deed is most important. Gold Loan, TDR Loan are checked by their nature & type of security. However Gold Loan itself is a security in form of Gold. Number of Gold bags, Gold Coins (if any) should be checked.

Non performing Assets are dead Assets. These Assets are marked out separately in form of NPA's Movements.

### Doubtful Assets :

Up to 1 year	:	20%
1 to 3 year	:	30%
More than 3 years	:	100%
Loss Assets	:	100%
Standard Assets	:	0.40%
Substandard Assets	:	10%

In this way, NPA's are classified.

### Conclusion:

Overall Success of Bank Audit depends upon the planning process and procedural undertakings. It is rightly said "Fail to plan is nothing but Plan to fail".



# exam time table

COMPANY SECRETARIES EXAMINATIONS –DECEMBER,2010 TIME TABLE & PROGRAMME				
Date and Day		Morning Sesion 9.30 AM TO 12.30 PM		After session 1.30 PM To 4.30 PM
	CS Foundation Programme	Professional Programme (New Syllabus)	CS Final (Old Syllabus)	CS Executive Programme (New Syllabus)
26-12-2010 Sunday	English and Business Commucation	Company Secretrial Practics Module-I	Advanced Company Law and Practice Group-I	General and Commercial Law Module-I
27-12-2010 Monday	Economics and Staticts	Drafting, Apperances and Pleadings Module-I	Secritarial Practice relating to Economics Law and Drafting & Conveyancing Group-I	Company Account, Cost & Management Account Module-I
28-12-2010 Tuesday	Financial Accounting	Financial, Treasury and forex Management Module-II	Secretarial Management and System Audit Group-I	Tax Law Module-I
29-12-2010 Wednusday	Element of Business Law & Management	Corporate Restructing and Insolvency Module-II	Financial, Treasury and Forex Management Group-II	Company Law Module-II
30-12-2010 Thursday		Stretegic Management, Alliances and Intrenational Trade Module-III	Corporate Restrcting Law and Practice Group-II	Economics and Labour Laws Module-II
31-12-2010 Friday		Advance Tax Law and Practics Module-III	Banking and Insurance Law & Practice Group-II	Securities Law and Compliances Module-II
01-02-2011 Saterdag		Due Diligences and Corporate Compliances Management Module-IV	W.T.O., Intrenational Trade, Joint Venture and Foreign Collaboration Group-III	
02-01-2011 Sunday		Governance, Business Ethics and Sustainability Module-IV	Direct and Indirect Taxation Law & Practice Group-III	
03-01-2011 Monday			Human Resources Management and Industrial Relations Group-III	

## TIME TABLE CA - November 2010

- 1. Professional Competence Examination (PCE)**  
[As Per Syllabus Contained in the Scheme Notified by the council Under Regulation 28 C (3) of the Chartered Accountant Regulation, 1988]

Group-I: 9th ,11th & 13th November 2010  
Group-II: 15th ,17th & 19th November 2010
- 2. Integrated Professional Competence course (IPCE)**  
[As Per Syllabus Contained in the Scheme Notified by the council Under Regulation 28 E (3) of the Chartered Accountant Regulation, 1988]

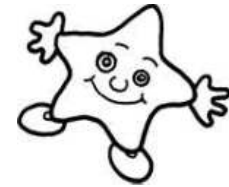
Group-I: 9th , 13th 15th ,& 17th November 2010  
Group-II: 11th ,19th & 21th November 2010
- 3. CA Final (Examination and New course) Examination**  
[As Per Syllabus Contained in the Scheme Notified by the council Under Regulation 31(2) since receive as Regulation 31 (1) of the Chartered Accountant Regulation, 1988]

Group-I: 8th , 10th 12th ,& 14th November 2010  
Group-II: 16th ,18th ,20th & 22nd November 2010

**Smile  
Please**

Teacher to Student: Kid, your essay on "My Dog" is exactly the same as your brother's. Did you copy from him?

Student: No, teacher, it's about the same dog!



## When your hut is on fire

The only survivor of a shipwreck was washed up on a small, uninhabited island. He prayed feverishly for GOD to rescue him. Every day he scanned the horizon for help, but none seemed forthcoming. Exhausted, he eventually managed to build a little hut out of driftwood to protect himself from the elements, and to store his few possessions.

One day, after scavenging for food, he arrived home to find his little hut in flames, with smoke rolling up to the sky. He felt the worst had happened, and everything was lost. He was stunned with disbelief, grief, and anger. He cried out, "GOD! How could you do this to me?"

Early the next day, he was awakened by the sound of a ship approaching the island! It had come to rescue him! "How did you know I was here?" asked the weary man of his rescuers. "We saw your smoke signal," they replied.


The Moral of This Story: It's easy to get discouraged when things are going bad, but we shouldn't lose heart, because GOD is at work in our lives, even in the midst of our pain and suffering. Remember that the next time your little hut seems to be burning to the ground; it just may be a smoke signal that summons the Grace of GOD.





		Time Table for ICWA Examination - December, 2010	
Day, Date Time	Foundation 02.00 PM to 05.00 PM	Intermediated 09.30 AM to 12.30 PM	Final 02.00 PM to 05.00 PM
10-12-2010 Friday		Financial Accounting	Capital Market analysis & Corporate Law
11-12-2010 Saturday			Financial Management & International Finance
12-12-2010 Sunday		Commercial and Industrial Law & Auditing	Management Accounting-Strategic Management
13-12-2010 Monday		Applied Direct Taxation	Indirect & Direct - Tax Management
14-12-2010 Tuesday	Orgnisation and Management Fundamental	Cost & Management Accounting	Management Accounting - Enterprise Performance Management
15-12-2010 Wednesday	Accounting		Advanced Financial Accounting & Reporting
16-12-2010 Thursday	Economics and Business Fundamentals	Operation Management and Information Systems	Cost Audit & Operational Audit
17-12-2010 Friday	Business Mathematics and Statistics Fundamentals	Applied Indirect Taxation	Business Valuation Management





Forecast by Mrs. Pashmi Bhargava, M.Sc. (Botany), Hastvigyanshri from the Institute of Palmistry, Greater Kailash, New Delhi, and a renowned palmist, astrologer, color/gem therapist, and numerologist from Allahabad.


  
**Aries**  
 Interest in religious activities shall grow. Shall feel strong from within. Chances of new employment for computer and fashion related people. Elder siblings shall be supportive. Take care of father's health. Green color shall be auspicious while red needs to be avoided.


  
**Taurus**  
 Favorable time for students. Success likely in competitive exams. Parents shall be co-operative. Chances of windfall gains. Safeguard against eye trouble. Avoid being bitter in speech. Cream shade shall prove auspicious while brown is to be avoided.


  
**Gemini**  
 Favorable time for those connected with agriculture and hospitality management. Your personality shall impress others. Father's advice, if heeded, can bring success. Take care of spouse's health. Control your anger. Chances of getting into government employment. Blue color to prove lucky while wearing saffron can be unlucky.


  
**Cancer**  
 Shall get all comforts and luxuries. Your personality shall impress all. Interest in religion to grow. Chances of buying land, property, and/or vehicle. Favorable time for those pursuing electrical and mechanical engineering. Enemies shall stand defeated. Peacock blue shade to prove auspicious while brown needs to be avoided.


  
**Leo**  
 Very opportune time for practitioners, students, and teachers of law. Chances of sudden financial gains. Good food shall attract and interest you. Mind shall function sharply. Parents shall contribute to your happiness. Maroon shall be your lucky color this month while use of white is to be avoided.


  
**Virgo**  
 New employment likely. Mind shall function sharply. You shall impress all by your speech and personality. Take care of your parents' health. Success likely for politicians. Your lucky color shall be pink while brown needs to be avoided.


  
**Libra**  
 Strong chances of love marriage. Life partner shall be co-operative. Chances of new employment during second half of the month. Place of residence may also change. Expenses to escalate. Use of black color is recommended while brown can prove unlucky.

  
**Scorpio**  
 Favorable time for teachers and students of B.ed and BTC. Friends shall be co-operative. Financial gains likely. Likely to spend on auspicious activities. Danger likely from water. Do not move out during heavy rains. Navy blue shall be your lucky color this month. Avoid using red.

  
**Sagittarius**  
 Parents shall make you happy. Favorable time for students of Commerce and Management. Children shall be a source of happiness. Favorable time for purchasing house and vehicle. Take care of spouse's health. Green shall be your auspicious color while using white can prove unlucky.

  
**Capricorn**  
 Favorable time for students of computer and engineering. Fame likely for those connected with acting. Opportune time for new employment. Chances of undertaking travel. Enemies shall stand defeated. Postpone matrimonial talks for next month. Cream color shall prove auspicious while saffron can prove unlucky.

  
**Aquarius**  
 Luck is with you. Fame likely for teachers and religious gurus. Financial gains likely. Take care of children's health and do not overlook their pranks and mistakes. Do not drive fast. Pink color shall prove auspicious while black needs to be avoided.

  
**Pisces**  
 Drive slowly and cautiously. Protect against cold and cough. Avoid new purchases and be cautious during the first fortnight of the month. The second half shall see things moving at a satisfactory pace. Blue shall be your lucky color this month. Avoid using orange.

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## Apology

It is my deep regret to Ms. Pooja, Assistant Professor, Post Graduate Govt. College of Girls, Chandigarh (Punjab) for publishing her article "Trends in Insurance Sector in India" in September 2010 issue of Shuchita Times without mention of her designation and Institution she is working with. I committed the mistake unintentionally as human error.

In this regard, I convey my sincere apology to her.

Editor, Shuchita Times

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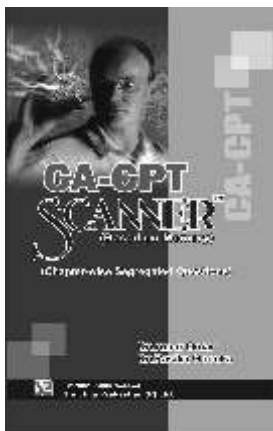
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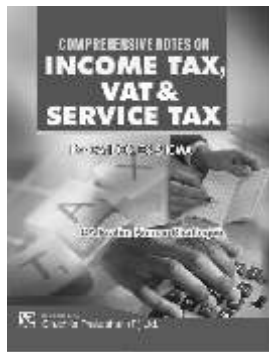
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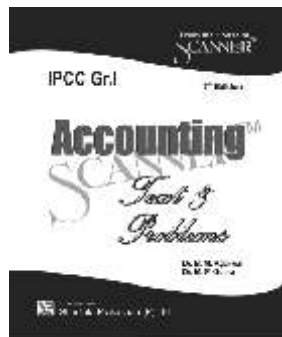
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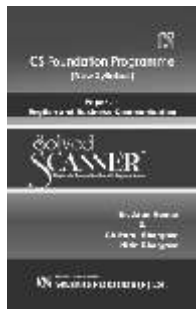
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