



# KONNECT

THE TIMES OF KHANDAYATA

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## From the President's Desk



**H**appy Diwali and Happy New Year 2078 to all KCBFians.

I am proud to say that we have marked half a decade of constructive collaboration of KCBF by standing as a unified front, irrespective of diversified Khadayata groups. KCBF is a legally constituted community platform of businessmen/women and professionals, for youth (>18 years) and aged Khadayatas. A go-to place for business and guidance on education, health and financial matters through various seminars from professionals,

and also a hub for celebrations, festivities and endless possibilities. The platform where we learn, imbibe and earn together. KCBF stands to Konnect, Kommunicate and Konduct business across India and the globe. It aims to achieve the growth of our community. To help oneself by helping our fellow Khadayatas. To achieve self-reliance and self-prosperity. It has proven to be a reliable platform by, of and for all Khadayatas.

Despite the pandemic that affected our physical mobility and meetings, we have made up for it in regular online sessions and seminars. Over and above, we have initiated monthly e-Bulletin, which features dedicated columns on diverse topics besides business, work profiles of life members and their family details, and much more. A member of KCBF not only profits in money, but also in establishing a greater sense of sisterhood

and brotherhood. Hence, to know our community better, I urge Khadayatas above the age of 18 to think about joining our platform. This keeps us updated with the growth of our fellow Khadayatas, and in turn the growth of our community. On this auspicious occasion, we've already made a headstart at reigniting the activity of KCBF on 23rd Oct, with a successful meeting (monthly) in Borivali. KCBF is ready to expand its base of platform this New Year by allowing formation of state/zonal wise Chapters with the collaboration of Founding Forum that fulfil the norms, viz. have around 50 members and have feasible distance coverage where 'KCBF Chapter members' can meet comfortably to conduct business meetings.

KCBF Admin Team once again wishes you all a Prosperous, Happy and Healthy New Year.

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### Dosages:

1-2% for surface disinfectant.  
 2-3% for fumigation.



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## Khadayata Ratna

# SMT. NAMRATABEN SHAH



Home Minister Amit Shah, UP Governor Anandiben Patel, ex-CM Shri Vijaybhai Rupani, and many more.

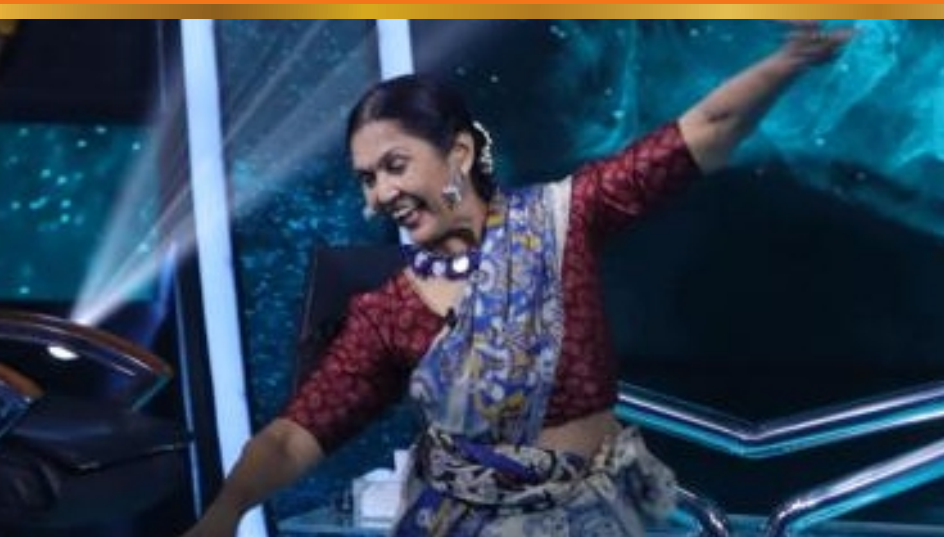
**Four (4) of her students have achieved the prestigious National Balshree Award, an unprecedented feat that hasn't been achieved by anybody in Gujarat in the category of Kathak. 9 students have achieved a Gold medal in the Kathak Visharad and Alankaar Examinations, and an astounding 12 of her students have been honored with the National Scholarship in Kathak. Tapasa Academy is the only institute in the world to perform the sacred Vishnu Sahastra Naam Stotram, in the form of Kathak – with non-stop performance of 45 minutes.**

**Namrataben has earned great acclaim in the media recently when she appeared in the famous show 'Kaun Banega Crorepati', opposite Mr Amitabh Bachchan, sitting on the hot seat, thus putting the town of Nadiad, and Kathak art, on the map.** However, this was not the first time that she has appeared on national television. She was the second runner-up in Sony Channel's dance based reality show Boogie Woogie Mummy's Championship (2006).

**For 25 years, she has imparted wisdom and Kathak training to the girls of Visha Khadayata, Nadiad, on an honorary basis, because of her belief that a good deed done in one's life never goes to waste. It revolves around the earth, and comes back to you ten folds. She believes in staying optimistic in all aspects of life.**

With the many years of training, teaching, awards and performances, if there was one thing she wanted the younger generation to imbibe, it would be that, each person is a performer on the world stage, and must learn to play their own part to the best of their ability, to keep the traditional values and culture of his own community alive.

We wish her all the best in pursuit of her hobby – which she has built with great passion and perseverance over years – and also hope that the younger generation will be able to reflect on her knowledge of dance and life and be able to emulate her teachings in their lives.



**N**amrataben Shah was born on 4 Oct 1962, at Khambhat, Gujarat, after initial schooling, she pursued B.Sc. in Physics while also earning a Visharad degree in Kathak. She married Ajay Shantilal Shah, a Visha Khadayta of Nadiad. After the birth of her son, Krutarth (currently, an orthopedic surgeon married to a radiologist), she began passing on her knowledge and her expertise to the younger generation. She has always been a firm believer of pursuing an extra-curricular activity in one's lifetime, be it an art or a sport.

**In 1983, she stood first in Gujarat State Youth Festival. She was honored with the Charotar Gaurav Award, and the Raojibhai Paritoshik Award. After 13 years of her marriage, she achieved her Alankaar (Masters) degree in Kathak, proving that dedication, hard work and perseverance always pays off. She is a multifaceted Kathak dancer and choreographer.**

**Namrataben is the founder of Tapasa Academy of Dance.** Since 1989, she has been conducting classes in the various cities of Gujarat such as Nadiad, Anand and Vidyanagar. She has also recently started online training for students in Bangalore, Canada and UK. At present, nearly 200 students are taking training under her. Since over 32 years, she and her students have performed at innumerable national and state level government events, including All India Khadayta Conference at Nadiad.

She has had the opportunity to showcase her talent at an international stage at Glorious India in 2017, and Chalo India in 2018, at New Jersey, USA. **In February 2020, her students performed at the Namaste Trump event held at the world's largest cricket stadium, in Ahmedabad, to welcome the then Hon. PM Shri Narendra Modi and US President Donald Trump.** The team has also presented their art at The International INDO-VASC symposium at Bangalore, and at the Jodhpur Palace, in presence of the Jodhpur Royal Family, and the Ambanis. They have also performed in the presence of dignitaries such as Japan President Mr Shinzo Abe, Uzbekistan and Chinese delegation, UN General Secretary. They also had the privilege to perform in presence of Hon. PM Modi, at events such as DGP conference at Statue of Unity (2018), Gujarat Bhavan inauguration at New Delhi (2019), Rann of Kutch on the live music of Osman Mir (famous Gujarati folk singer) (2020), CM Shri Manoharlal Khattar,





# Taxation of Cryptocurrency in India

CA JIGAR SHAH



At the time of writing this article in October 2021 Bitcoin price has skyrocketed to USD 64000 up from USD 32000 in July 2021. Also in this week First Exchange Traded Fund (ETF) linked to Bitcoin got listed on Wall Street, El Salvador became the first country to adopt bitcoin as a legal tender few months back (what this essentially means that in El Salvador no one can deny to accept bitcoin against sale of goods or delivery of services), on the domestic front in India CoinDCX became the first unicorn in the country in Crypto space, we have started seeing crypto exchanges signing up Bollywood stars as brand ambassadors, more and more advertising in the main stream media, etc. Let me confess, what I have written so far makes the article sound like one of those ads pushing people to buy into crypto frenzy. However, that is not the point that I am trying to make over here. The point I am trying to make is that at this juncture and the direction in which we are heading, it seems very unlikely that there will be a “ban” on crypto currencies in India. Yes, there will be regulation and there must be a regulation but the uncertainty of there being a blanket ban is fading out.

There are around 5000 types of cryptocurrencies in the world; Bitcoin, Ethereum, Litecoin being some of the most popular ones.

1. Before going further let us look into the “legality” of transactions in cryptocurrency, a lot of people have this misconception that cryptocurrencies are banned / are illegal in India.
  - RBI did issue a circular in April 2018 putting a ban. The ban was not on cryptocurrencies but on regulated financial institutions from providing services to businesses dealing in exchange / trading of

cryptocurrencies. Basically, RBI told that banks cannot give services to any crypto exchanges making it practically impossible to buying or selling crypto currencies through Indian bank accounts

- However, in March 2020, Supreme Court, in its decision in Internet and Mobile Association of India v. Reserve Bank of India struck down this circular.
- Cryptocurrencies are absolutely **legal**. However, they are not yet recognized as a **legal tender** in India.

Many believe that crypto is still at the infancy stage and there is a lot more which is to be explored. Many also believe that it is one of the greatest wealth creating opportunities and where there is “possibility” of wealth creation there is “certainty” of taxation.

2. Currently, there are no specific provisions w.r.t cryptocurrency in the Income Tax Act. Lack of clarification has puzzled many as to how the transactions would be taxed, whether the transactions would be taxable or not in the first place.
  - Please mind that not having specific provisions in the Act and lack of clarifications does not eliminate cryptocurrency transactions from the purview of Income Tax.
  - As per the current tax regime these transactions can be briefly classified in 4 categories:
    - i. Investment in cryptocurrency – Capital Asset
    - ii. Trading in cryptocurrency – Business Income
    - iii. Mining of cryptocurrency – Business Income

- iv. Freelancing – Business Income

The categorization would depend on the intention with which a person deals in cryptocurrency.

3. Taxation under different scenarios. In the below mentioned cases, if cryptocurrency is exchanged for INR or any other foreign currency, there would be no difficulty in determining the sale value and purchase value. But when it comes to transfer of cryptocurrency as cryptocurrency itself, the question of valuation of the transaction arises. In such cases, value of the cryptocurrency as on date of transfer should be considered to be sale value / purchase value.

## a) Investment in Cryptocurrency:

- Cryptocurrency purchased with the intention of investment (lets say holding period of over a year) could be considered a Capital Asset Income from transfer of capital asset is taxable as capital gains. If the Cryptocurrency is sold after holding for a period more than 3 years, it would amount to **Long Term Capital Gain** and would **attract tax @ 20%** (plus cess and surcharge as applicable).
- If the transfer is made within 3 years of purchase, the gain would be taxable as **Short Term Capital Gain** and would **attract tax @ applicable slab rate** (plus cess and surcharge as applicable).
- Losses, if any, shall be set off against the gains and only net gain (if any) would be taxable. In case of net loss, the same can be carried forward for 8 subsequent years.

## b) Trading in Cryptocurrency:

- If a person trades in cryptocurrency on a regular basis, income from the same could be taxable under the head **Profits & Gains from Business & Profession**.
- Further, just like intra-day trading of shares, if both purchase and sale of cryptocurrency are done on the same day, it could be considered as **Speculative Business Income**.
- Business income (whether speculative or normal) would **attract tax @ applicable slab rate** (plus cess and surcharge if applicable).

## c) Mining of Cryptocurrency:

- Crypto mining, sounds simple but is a bit complex concept to understand. It

## FOR A FINANCIAL PLAN



### Audit of Existing Investment

#### Gather all important documents at one place

Check

- Status of Investments/Policies
- Bank Account Details
- Holding pattern for Investments and Bank Accounts - Joint or Single
- Nominations



### Emergency Fund

- Minimum of 6 Months Expenses should be kept in Liquid Investments (available to you maximum in 24 hrs).
- Helps incase of loss of job or Temporary Disability and Loss of Income

**Note all your expenses to get the right amount of your Emergency Fund**



### Health Insurance

Basic + Super Top up

Family Cover

Understand policy features in depth

- Waiting periods (pre existing diseases and certain ailments)
- Capping (Room and Diseases)
- Cashless Network Hospitals

**Educate each family member about the policy you have.**



### Life Insurance

#### Protection for your loved ones in your absence

- Maximize the Cover Available to you at your age and as per your earnings. Should be enough to meet your family's needs and goals as planned by you, even in your absence
- Term Insurance. Earlier the better - Buy it early in life and keep reviewing at change in each life stage (single, married, child birth etc)
- Declare all facts specially about health correctly at all times.



### Planning for Future Goals

#### Long Term & Short Term Goals

- Buying a House / Car
- Planning for Trips
- Child Education / Marriage
- Retirement

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## Taxation of Cryptocurrency in India... Contd.

is a process in which the data blocks are validated and added to the blockchain by solving cryptographic equations.

- People carrying out this process are called Miners. These miners receive free cryptocurrency as a reward for carrying out this process.
- One point of view could be that crypto mining leads to creation of capital asset and the same being self-generated asset, cost of which is not determinable, cannot be computed under the capital gains provision and hence may be exempt from tax. This may lead to litigations as the IT department might not accept the above contention.
- Thus, such cryptocurrencies received should be taxed as business income after deduction of expenses incurred in relation to the same.
- Such Net Profit would be **taxable @ applicable tax rate** (plus cess and surcharge if applicable).

### d) Freelancing:

- Here we are talking about people running any kind of business, consultancy or are working as a freelancer and receive payments for their sales / services in cryptocurrency.
- Just because the receipts are not received in INR or any other foreign currency does not eliminate it from taxation as Income Tax clearly states that all kinds of income are taxable.
- Thus, the entire business / freelancing receipts in cryptocurrency must be disclosed as income under the head **Profits & Gains from Business & Profession**.
- Of course, all business expenses would be allowed as a deduction and only the **Net Profit will be taxable**.
- This Net Profit would be **taxable @**

**applicable tax rate** (plus cess and surcharge if applicable).

### e) Miscellaneous income:

- Apart from the aforesaid four main categories, one can also earn miscellaneous and trivial income from cryptocurrency by way of interest on yield farming\*, airdrops\*\* received, referral bonus, etc.
  - Such income, if earned as an ancillary income along with the primary business income from trading in cryptocurrency, could be clubbed and disclosed under the head **Profits & Gains from Business & Profession**.
  - If it is the primary and only source of income earned from cryptocurrency, then the same could be disclosed as **Income from Other Sources**.
  - These incomes shall be **taxable @ applicable tax rate** (plus cess and surcharge if applicable).
- \*Yield farming involves lending of cryptocurrency. The returns on the same is earned by way of interest
- \*\*Airdrops is a promotional activity in which cryptocurrency token or coin are distributed to numerous wallet addresses, usually for free.

Cryptocurrency Traders will have to maintain and get their books audited if they cross the threshold limit u/s 44AB of the Income Tax Act.

### 4. Disclosure of Cryptocurrency in the IT Return

The following clauses in the Income Tax Act could mandate disclosure of Cryptocurrency in the IT Return:

- In case where Total Income exceeds Rs. 50 lakhs, disclosure of movable and immovable assets along with liabilities incurred in relation to such assets is mandatory.
- Every person who is a Resident in India as per the Income Tax Act and

holds any foreign asset, the same must be compulsorily disclosed.

- If the Cryptocurrency is held as a Business Asset, the same must be disclosed in the ITR Balance Sheet. Further, if the same is held by a Partnership Firm or a Company, even as Investments, it must be disclosed in the ITR Balance Sheet.

As per the existing provisions of the Income Tax Act, we can determine the nature of Cryptocurrency and offer the income to tax as above. However, due to lack of clarifications from the Revenue Department, it could lead to plenty of litigations. The department should provide clarifications or make appropriate provisions in the Act regarding the its nature and tax treatment.

The government is planning to introduce "The Cryptocurrency and Regulation of Official Digital Currency Bill, 2021". The bill aims at creation of an official digital currency issued by RBI and regulate crypto transactions in the country. Cryptocurrency is an emerging market and has huge potential in India. India has around 350 Start-ups in this space. The Government should take expeditious decision and provide appropriate clarifications at the earliest. This would prevent investment losses and would enable such businesses to cease the opportunity of becoming global Start-ups taking India to next levels of growth.

### CA Jigar Shah Partner, SK Rathi & Co.

Growing the firm with the help of the team is his responsibility. He is the author of "GST for Entrepreneurs". He is also part of "HRD Committee" and "Indirect Tax Committee" of Bombay Chartered Accountants Society.

**Editorial Team:** Mr. Premal Parikh | Mr. Nainesh Shah | Dr. Jignesh Bhalavat | CA Jigar Shah | Ms. Pratibha Shah

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**Note:** We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under "Khadayata Ratna" - A person of eminence from Khadayata community who can be Businessman / Professional or Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

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## Life Members' Profile



**Mr. Mehul Bhalavat**



**M**y name is Mehul Ashwin Bhalavat. I am a professor from last 24 years. and was working with Thakkar Commerce Classes, Pinkal Commerce Classes to name a few.

Since last 6 years I have turned an entrepreneur running my own classes under the banner **PIINANK TUTORIAL**. We teach students of all boards from standard 5th to standard 10th. We all teach college students of Commerce & Arts. My core subject are Accounts, OC, SP & ECO.



**Ms. Ashita Bhalavat**



**M**y name is Ashita Mehul Bhalavat. I am entrepreneur & my business name is MISSRI. We deal with variety of Dryfruits, Snacks, Sweets, Mukhvas, Khichya Papad etc. Thank you KCBF for giving us a chance to write our profile.

We serve best quality dryfruits. We have completed many corporate orders from VENUS, Vijay Acid Suppliers & Co. In seasons, we deal with spices specially from UNJA such as Haldi, Red Chilli etc.

### Admin Team

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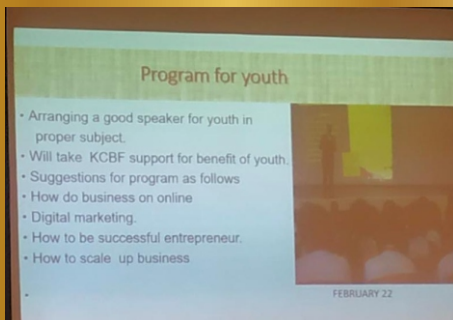
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Committee Member

**Ms Monica Shah**  
Committee Member

## Snippets - Proud Moments



KCBF TEAM Members with  
Newly Elected Khadayata Samaj President  
&  
KCBF's nominated Khadayata Ratna  
Shri Navinbhai Mehta.  
In Frame: Premal Shah, Navinbhai Mehta,



Newly Elected President of  
Khadayata Samaj & Our Life Member  
Shri Navinbhai Mehta  
has announced in the AGM to collaborate  
with KCBF TEAM for support to  
benefit Khadayata Youth Program

# Trade Mark Registration and its Benefits

SUNNY SHAH



**Trade Mark:** A 'trade mark', in simple terms refers to the brand name of the business. Its purpose is to give an indication to the purchaser/consumer as to the manufacture and quality of goods/ services, its trade source or the trade hands through which it passes on its way to the market.

A 'trade mark' can be registered in India under the Trade Marks Act, 1999 if it meets the conditions for registration under the Act. Registration of a 'trade mark' has various benefits associated with it. A registered trade mark is an intellectual property asset that protects your business's products/ services from infringement by third parties. Further, it helps increase the brand value of the products/ services while also creating brand recognition. It can increase your overall business value, goodwill, reputation, and net worth in the industry.

## **Registration of a Trade Mark:**

Registration of a trade mark is governed by the provisions of the Trade Marks Act, 1999 and the Rules framed thereunder. Following steps are involved for registration of a trademark:

**Step 1 – Trade Mark search:** Before choosing your trade mark/ brand name, it is imperative to carry out a public search on the trademarks database

which is available with the Trade Marks Registry to make sure that your trademark is unique and that there is no other trademark which is either similar or identical to your trademark.

**Step 2 – Filing a Trade Mark Application:** The Application for registration of a trademark can either be filed in a single-class or a multi-class, depending on the goods/ services the business pertains to. The Application is to be supported with multiple documents with complete details of the trademark for which the registration is sought. In case the applicant is claiming prior use in the trademark, then a user affidavit is to be filed with the evidence of its prior usage. When the Application is filed, the Trade Marks Registry will assign an application number.

**Step 3 – Examination of the Trade Mark Application:** The Trademark Registry will then review your Application to ensure that the basic requirements have been met. The registry generates a trademark examination report based on the results of this inspection. The examiner may accept the application unconditionally, conditionally, or object to it. If the Application is accepted unconditionally, it is published in the trademark journal. If it is accepted subject to conditions, then the applicant will be given one month to fulfill the conditions before the

Application is rejected. If the Application is still not accepted after fulfilling the conditions, a hearing can be requested. If the examiner believes the trademark should be registered, he will publish it. If someone objects to the Application, the applicant must file a response to the examination report. The response should state the reason for registering the trademark applied for and shall help overcome the objection. If the examiner believes that the objection(s) are still pending, a hearing will be held to resolve the matter. If the objections are overruled during the hearing, the trademark application is accepted and published in the journal.

**Step 4 - Publish in Indian Trademark Journals:** Following the registrar's acceptance of the trademark application, the trademark will be published in the Journal. Once published, there is a chance that the public will object because they believe such a trademark will harm their business. If no objections are received within four months of publication, then your trade mark will be registered. If objections are received, the trademark hearing officer will hold a hearing. Both the applicant and the opponent will have the opportunity to attend the hearing. The hearing will determine whether or not the request is accepted by the hearing officer.

**Step 5 – Trade Mark Certificate:** Once a trademark registration certificate is issued, the trademark is considered the owner's registered trademark, allowing the owner to use the trademark entirely. The ® symbol can now be used next to a registered trademark. Registration of a trade mark is valid for ten years. It is renewable for another ten years.

**Restrictions on registering a trade mark:** Certain trademarks cannot be registered under the provisions of the Trade Marks Act, 1999. Section 9 of the Trade Marks



Act provides for absolute grounds for refusal of registration of a trade mark. For instance, trademarks are devoid of distinctive character i.e., not capable of distinguishing the goods or service of one person from those of another person, cannot be registered. An exception to this is if the mark as become a 'well-known mark'. Also, marks of such nature as to deceive the public or cause confusion, or those which contain or comprise of any matter likely to hurt the religious susceptibilities of any class or section of the citizens of India, or which are scandalous or obscene cannot be registered.

Apart from absolute grounds of refusal, there are relative grounds for refusal of a trade mark under Section 11 of the Trade Marks Act, 1999. For instance, a trade mark shall not be registered if, because of its identity with an earlier trade mark and similarity of goods or services covered by the trade mark, there exists a likelihood of confusion on

the part of the public, which includes the likelihood of association with the earlier trade mark.

#### **Benefits of registration of a trade mark:**

Registration of a trade mark has many benefits associated with it. Some of these are as follows:

- (a) Registration of your trade mark gives you protection under the Trade Marks Act, 1999. It prevents any third party from using your registered trade mark without your permission.
- (b) The person who applies for trademark registration first will be given priority for registration.
- (c) A registered trademark becomes your business's intellectual property as well as an intangible asset. It gives you exclusive right to use, sell, and modify the brand or goods in any way. Furthermore, the owner has the option of transferring their registered trademark for consideration.

- (d) Owning a trademark improves the quality of your product or service. It promotes trust and encourages potential customers to remain loyal to your company. The consumer and any third party shall be aware that the products or services provided under a registered trademark belong to the trademark applicant.

#### **Sunny Shah**

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## Medical Updates - Benefits of Walking

DR. MITA SHAH



people to determine how much these genes actually contribute to body weight. It was found that for participants who walked briskly for about an hour a day, the effects of those genes were cut in half.

2. **It helps tame a sweet tooth.** Studies have shown that a 15-minute walk can curb cravings for chocolate and even reduce the amount of chocolate you eat in stressful situations. And the latest research confirms that walking can reduce cravings and intake of a variety of sugary snacks.
3. **It reduces the risk of developing cancer.** Researchers already know that any kind of physical activity blunts the risk of Cancer. It does so by strengthening the immune system.
4. **It eases joint pain.** Several studies have found that walking reduces arthritis-related pain, and that walking five to six

miles a week can even prevent arthritis from forming in the first place. Walking protects the joints — especially the knees and hips, which are most susceptible to osteoarthritis — by lubricating them and strengthening the muscles that support them.

5. **It boosts immune function.** Walking can help protect you during cold and flu season. A study of over 1,000 men and women found that those who walked at least 20 minutes a day, at least 5 days a week, had 43% fewer sick days than those who exercised once a week or less. And if they did get sick, it was for a shorter duration, and their symptoms were milder.

### Some important tips about walking:

When it comes to walking, remember that a casual stroll won't do the trick. "For walking to be effective, you should be a little out of breath and feel your

heart beating a little faster," says Karen Basen-Engquist, Ph.D., professor in the Department of Behavioral Science at MD Anderson. "You should be able to talk in short sentences, but not sing."

### **Follow these tips to maximize the prevention benefits of walking.**

1. Wear the right shoes
2. Remember to stretch. Before and after you walk, take a couple of minutes to stretch, focusing on your calves and hamstrings.
3. Take quicker, not longer, steps
4. Don't limit walking to leisure time

### **Ways to include more walking in your daily activities.**

1. Have walking meetings with business colleagues.
2. Park far from the entrance instead of finding a front-row space.
3. Get off the train or bus a few stops early, and walk the rest of the way.
4. Walk around the mall a couple of times before shopping.
5. Take the stairs instead of the elevator or escalator.

To learn more on this, join us live on Narmada Kidney Foundation YouTube link <https://us02web.zoom.us/j/84415755225> on World Diabetes Day (14th November) at 5PM.

For more details, you can call foundation Co-ordinator Mr. Rajni Dhuwad on 9819158138.

### **Dr Mita Shah**

Chief Diabetologist, Institute of Renal Sciences, Global Hospital, Mumbai Trustee, Narmada Kidney Foundation

in association with the **KCBF Medical Team of Dr Utpal Sheth & Dr. Rajendra L. Bhalavat.**

### **Let us combat Type 2 diabetes and metabolic syndrome**

World Diabetes Day (14th November) is approaching. It was first celebrated in 1991 by the World Health Organization (WHO) and the International Diabetes Federation (IDF) in response to the rapid rise of diabetes around the world.

**Let us combat Type 2 diabetes and metabolic syndrome** which have had a devastating effect on the world's population.

Any physical activity is a boon to your overall health. Walking, in particular comes with a host of benefits besides combating diabetes. Here is a list of several other benefits of walking

1. **It counteracts the effects of weight-promoting genes.** Harvard researchers looked at 32 obesity-promoting genes in over 12,000

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Sandeep is managing and guiding 2 companies – Solomon Hobby Collections & R S Hobby Collections in Mumbai. He is qualified as a Masters in Numismatics & Archeology from Mumbai University. He is a Coin Grader, Decipher, Cataloguer, Writer & Exhibitor. He is a distinguished Life Member of Mumbai Coin Society & Gujarat Coin Society. Sandeep is associated with few Auction Houses, Corporates, Film Personalities, HNI's & Strategic Investors. He has just completed 33 years in the field of Numismatics which he started as a hobby. Sandeep is one of the leading executive of the Group and at present is giving his services as a Treasurer.

### **MONICA:**

She is associated with Solomon Coins & Antiques. She deals in Collectible Art, Idols & Antiques.

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## નિષ્કમણ સંસ્કાર

શાસ્ત્રી ચેતનભાઈ

### નિષ્કમણ સંસ્કાર

શાસ્ત્રી ચેતનભાઈ આ વિભાગમાં ગર્ભધાનથી શરૂ કરી, સોળ સંસ્કારની (એક પછી એક એમ) ઝાંખી કરશે અને તેની જીવનમાં જરૂરિયાત વિષે સાદી સરળ ભાષામાં સમજાવવાનો વિચાર લખશે. આ પુર્વ લખેલ ગર્ભધાન, પુંસવાન, સીમંતોનયન, જાતકમં/જનમઓતસવ અને નામકરણ સંસ્કાર વિષયની માહિતી વિષે વાંચ્યું હશે. આ અંકમાં નિષ્કમણ સંસ્કાર વિષયના ઉપર વિચારો જણાવશે.

**આપ સૌ આપને સતાવતા સવાલ (શંકા-કુશંકા) પૂછશો (પુછી શકો છો) તેને જવાબ આપવાની કોશિશ કરવામાં આવશે. વાચક ભાઈબહેનોને વિનંતી છે કે તમારા સવાલો KCBF એડમીનિસ્ટ્રેશન મોકલશો, તેનો ઉચિત ઉત્તર/જવાબ પછીના અંકમાં આપવામાં આવશે.**



શિવે તે સ્તામ્ દ્યાવાપૃથિવી અસંતાપે અભિશ્રિયૌ, શં તે સૂર્ય આતપસ્તુ શં વાતુ તે હૃદે । શિવા અભિક્ષરન્ત્વાપો દિવ્યાં પયસ્વતો: ।

અર્થાત્ હે બાળક તારા નિષ્કમણ (ફરવા જવાના) સમયે સૂર્ય પૃથ્વી વગેરે કલ્યાણકારી અને શોભાસ્પદ બને. અને કલ્યાણકારી પ્રકાશને તારા હૃદયમાં સ્વચ્છ વાયુનો સંચાર થાય, દિવ્ય નદીઓ તારા માટે નિર્મળ અને સ્વાદિષ્ટ જળ વહેવડાવે વગેરે. આ વૈદિક મંત્ર નું કદાચ બાળક ને મન મૂલ્ય મહત્વ હોય કે ન હોય પરંતુ તેના વડીલો માતા-પિતા વગેરે માટે બહુ મહત્વનું છે. સૂર્ય, ચંદ્ર પૃથ્વી વગેરે ને પોતાના બાળક માટે શ્રદ્ધા અને ભાવપૂર્વક કરેલી પ્રાર્થના ક્યારેય નિષ્ફળ જતી નથી વડી પ્રકૃતિ આગળ પ્રાર્થના કરવાથી તેના પ્રત્યે અહોભાવ અને આત્મીયતા બંધાઈ છે માતા-પિતા ના માધ્યમથી બાળકમાં પણ પ્રકૃતિપ્રેમનું સિંચન થાય છે તે પ્રકૃતિપ્રેમી બને છે.

માણસ ગમે તેવો થાકેલ કે કંટાળેલા હોય છતાં જો તે પ્રકૃતિની ગોદમાં થોડીવાર સમય લેતો પોતાના તમામ દુઃખ દર્દ ભૂલી જાય છે. આપણો સર્વ નો અનુભવ છે. તેથી જ લોકો બાગ બગીચા નદી સરોવર પર્વતો વગેરે જગ્યાઓ કે જ્યાં પ્રાકૃતિક સૌંદર્ય હોય ત્યાં ફરવા જાય છે. અને તાજામાજા થઈ જાય છે, કુદરત ના સાનિદ્ય અને શાંતિ મળે છે. જ્યારે માનવ સર્જિત વસ્તુ પદાર્થો હતાસ અને ક્ષોભ પમાડે છે. બાળકને પ્રકૃતિની ગોદમાં દરરોજ થોડી વાર થઈ જવાથી તેના તન મન પ્રકુલ્લિત અને તંદુરસ્ત બને છે. વળી તેનું શરીર ઠંડી-ગરમી વગેરે થોડું થોડું સહન કરતાં શીખે છે. જેથી તે ખરેખર બને છે. સતત ઘરમાં જ પડ્યા રાખવાથી બાળકનો શારીરિક અને માનસિક વિકાસ રૂંધાય છે. મંત્રમાં

જે પ્રાકૃતિક તત્વો દેવો આગળ પ્રાર્થના કરવામાં આવી છે. તે પણ પ્રેરણાદાયી છે. પરંતુ સૂર્યપ્રકાશ, તાજી હવા, શુદ્ધ જળ, વગેરે બાળકના સર્વાંગી વિકાસ માટે ખૂબ જરૂરી છે. સ્વચ્છતા તાજા હવા પાણી અને પ્રકાશના અભાવમાં પુખ્ત ઉંમરના સ્વથ માણસો પણ માંદા પડે છે. જ્યારે નાના બાળક તો બહુ નાજુક હોય છે. માટે તેના માટે પૂરતા પ્રમાણમાં સૂર્યપ્રકાશ તાજી હવા અને શુદ્ધ પે પાણી પૂરતા પ્રમાણમાં મળી રહે ખૂબ જરૂરી છે. શહેરના ગીચ અંધારી અને પ્રદૂષિત વાતાવરણમાં રહેનારા લોકોને આ ઘણી બધી બાબતોનું સંચાલન કરી દે છે અને ચેતવણી પણ આપી દેશે.

નિષ્કમણ ભારતીય સંસ્કૃતિનો એક બાળ સ્વાસ્થ્ય વર્ધક સંસ્કાર હોવા છતાં આપણા લોકો અનભિજ્ઞ હતા અજ્ઞાન ઉપેક્ષા કે બેદરકારીના કારણે તેનો પૂરેપૂરો લાભ ઉઠાવી શક્યા નથી. તેના કારણે નાના બાળકોનો વિકાસ રૂંધાય છે. તેઓ અનેક રોગોનો ભોગ બને છે. પછી ડોક્ટર સલાહ આપે ત્યારે માતા-પિતા ને બાળક માટે નિષ્કમણ સંસ્કાર માં કદા પ્રમાણે બહુ કરવાની ફરજ પડે છે જો પહેલેથી જ આ સંસ્કાર નું પ્રચલન નિષ્કમણ સંસ્કાર માં બતાવેલી બાબતો પ્રત્યે વગર સંસ્કારી પાશ્ચાત્ય દેશો લોકો ખૂબ જ સજાગ છે. અને તે પ્રમાણે બાળકને દિનચર્યા ગોઠવતા જોવા મળે છે.

નાની નાની બાબા ગાડી માં નાના નાના બાળકોને લઈને ગાર્ડન કે ખુલ્લા મેદાનમાં માતાઓ બહેનો નિયમિત રીતે ફરવા જાય છે તેના કારણે ત્યાં બાળ આરોગ્ય નું સ્થળ આપણા કરતા ઉચુ છે આમ બાળ આરોગ્ય માટે આ સંસ્કાર ખૂબ મહત્વનો છે.

હિન્દુ ધર્મના સોળ સંસ્કારો પૈકીનો આ છઠ્ઠો સંસ્કાર છે સામાન્ય રીતે બાળક ચાર મહિના છ મહિના નું થાય ત્યારે આ સંસ્કાર કરવામાં આવે છે. નિષ્કમણ એટલે ફરવા માટે લઈ જવું. ઘરની બહાર પહેલી વાર બાળકને લઈ જવા. બાળક પાંચ છ મહિનાનું થાય ત્યારે તે થોડું થોડું સમજવા લાગે છે. અને સાધારણ ઠંડી ગરમી સહન કરી શકે છે. આ સંસ્કાર થાય પછી થી બાળકને દરરોજ થોડી વાર ઘરેથી બહાર ફરવા લઈ જવામાં આવે છે. નિષ્કમણ સંસ્કાર નું વર્ણન કરતા અથર્વ વેદમાં કહ્યું છે કે

## Numismatics: Old banknotes and coins.

SANDEEP V SHAH

**O**ld banknotes and coins are being sold through many online and offline platforms.

### RBI makes a BIG announcement.

However, it is important to note that the Reserve Bank of India (RBI) recently issued a piece of important information regarding this. RBI said that some fraudulent elements are using the name and logo of the central bank for the sale of old banknotes and coins on online, offline platforms. If you are also preparing to sell or buy old coins and notes, then first definitely check this information given by RBI as online fraudsters are continually trying to deceive customers.

### What did RBI say?

In a tweet on its official Twitter handle, the RBI said, "It has come to the notice of Reserve Bank of India that certain elements are using the name and logo of Reserve Bank of India incorrectly and through various online, offline platforms."

For selling old banknotes and coins, people are asking for fees/commissions or taxes.

The Reserve Bank has said in its statement that it is not involved in any such activity and will never ask for any fee or commission from anyone for such transactions. At the same time, the bank has said that it has not given any authorization of any kind to any

institution or person for such activities.

### RBI does not have a deal with anyone

Notably, RBI does not deal in such cases nor does it ever ask for any such fee or commission from anyone. The bank said, "The Reserve Bank of India has not given any authority to any institution, company or person, etc., to charge any fee or commission on behalf of the Reserve Bank on such transactions. The Reserve Bank of India advises the general public not to fall into the trap of such fake and fraudulent offers."

**Sandeep V Shah**

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