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INDORE BRANCH OF CIRC OF ICAI



NEWSLETTER

March, 2021 • Price ₹ 20



Chairman's Communiqué

Respected Members,

With great power comes great responsibilities. And I sincerely thank MCM for elevating me as Chairman and making me accountable. I also thank former Chairman for his brilliant efforts and work for the branch.

Indore Branch is happy to host two days Conference on Bank Audit organised by Auditing & Assurance Standards Board of ICAI (Physical & Virtual Mode). I request members to attend these 12 CPE hours training about:

- ▶ Working Paper Management in Bank Audit
- ▶ Restructuring of Advances & IRAC Norms and MSME advances
- ▶ Overview of Bank audits, Revised LFAR & Internal Finance Control
- ▶ Bankers Expectations from Branch Auditor in new era
- ▶ Audit in CBS Environment & UDIN
- ▶ Code of Ethics
- ▶ Issues related to Agriculture Advances.

As we know everything starts with a woman. Life starts with a woman. Their strength and power, their ability to keep their heads up no matter what. I admire it on every possible level. To celebrate women, we organised a four-day event which included:

- ▶ Girl Student Career Counselling & Training
- ▶ Women's Day Sports Competition
- ▶ Donation of Sewing Machine to Women to learn Tailoring.
- ▶ Full day Seminar for Female CA.

Also, we have realized that it is difficult for a woman to join workforce after a career gap. And many wishes to re-enter the workforce. And that is the reason we initiated "Return ship- a free 7-day refresher training" for women.

Lastly, I would say "Behind every successful woman is Herself. Have a wonderful Women's Day"

Stay Safe and Healthy

CA. Kirti Joshi
(Chairman)



MANAGING COMMITTEE

CA. Samkit Bhandari (Vice-Chairman), **CA. Ankush Jain** (Secretary)
CA. Gaurav Maheshwari (CICASA Chairman), **CA. Harsh Firods** (Imm. Past Chairman),
CA. Anand Jain (Treasurer), **CA. Pankaj G. Shah** (Past Chairman)
Ex. Officio Member : **CA. Kemisha Soni** (CCM),
CA. Nilesh Gupta (Chairman, CIRC of ICAI), **CA. Churchill Jain** (RCM)

Things end.
But memories
last forever. ♥

Down the Memory Lane



CA Rajendra Goyal

THE JOURNEY CONTINUES.....

At the outset, I congratulate all stake holders of the branch for their hard work, dedication and pains taking efforts to raise our Branch as the Best Branch of the country on a sustainable basis.

I have observed and experienced the strong binding of the members with the Branch since I joined CA in 1975. The guidance of the seniors and their encouragement to the younger to come up and join branch activities and contribute for the development of the branch has been the key factor for the branch achieving new heights year by year. Our Branch is the 'CLASSIC EXAMPLE' of individual as well as Collective efforts for the common objective of development of CA fraternity.

With the objective of achieving further strides, I would like to suggest improvement in the following aspects:-

1. The interaction of the branch with the public in general and the business community in particular through knowledge sharing seminars needs to be improved;
2. The branch may work on the promotion of CAs image and the various services which we provide for the building up of our nation;
3. It is not only the 'Expectation Gap' but also the 'Excellence Gap' in some of the practice areas where there is a need for us to engage into higher echelons like pleading, chamber consultancy, drafting rather than the routine compliance work.

Wishing a great future for the profession and our value added services to the society.



Dear Branch Managing Committee Members...

Issues before globe, before nation as well as before our profession have become so big, so versatile, and so significant, that managing team members of each and every branch of our institute now have to put in greater hard work than ever before. I congratulate each one of you, for continuously working so hard, as a team, fully justifying you're having come forward and being elected. And Indore branch recently again declared best performing branch, this remark of mine still needs more praise to be added!!

My very best wishes to each one of you individually and as a team, to each and every member of our branch and I am sure, we all - individually and collectively - have capability to continuously identify areas of our practice/service, so that major challenges before our nation, our society, our economy and our ULBs, Panchayats, our various departments get easily solved.

KEEP IT UP AND UP!!

CA Sanjay Gupta

Co-founder, ALLIANCE FOR RIVERS IN INDIA (AFR),
73 lac youth water sector entrepreneurship training mission,
named Nisarg Rakshak Prashikshanshaala



'Women', the word itself holds the power in the millenniums. It's the aggregation of *Willpower*, *Optimism*, *Mindful Miracles*, *Empathetic Notions* and most importantly a *Nourishing Mother*. It's prone obstinate to define a woman in words. In India, she is worshipped as a goddess. Her realistic and energetic belief is the precious source for the countries like India. She stays till her last breath without thinking about self-protection. She is blessed with all the blessing showered by the almighty in her critical life thus enhancing in her the powerhouse of confidence to tackle any obstacle like a warrior.

Today on this note, I would like to stand strong to express my gratitude to all the women for their stout leadership in the fight against COVID-19. The way they had achieved their equal status in the world of pandemic by exploring and lending their hospitalities is remarkable. Their deeds will surely give them all with a sweet fruit of their difficult dedication in their lives. When the world was facing the obstacles of COVID-19, and natural calamities too, there were some groups who were still standing strong holding the rays of hopes. Yes, the group that was directed and empowered by the women. I would like to mention such groups as a piece of appreciation on behalf of all of us. Across the country, 'Self Help Groups' have risen to this extraordinary challenge with immens ededication and courage. Around 6000 SHG women and their families from five districts were being sensitized in four sessions for each district in a day. A team of 30 resource persons had been roped in for this program.

The online training sessions were inaugurated by the director of this mission 'Vijaya Lakshmi', aiming at teaching women the need for mental well-being, immunity boost-up, healthy eating habits and yoga and meditation to be practiced. Also, 18 lakh SHG women were covered under the education drive. There had been providing the quick response to food insecurity and shortages in goods and services which showed how decentralized structure could be a vital resource in a time of crises. The strength of India's rural women will continue to be essential in building back economic momentum after the most critical period is over. These

Women Leading Pillars of India ...



CA Urvashi Agrawal

women's groups had been spreading awareness about COVID related messages among the society. They were providing food supplies to the elderly and the quarantined people.

While these groups were cooperating & coordinating with the country with all the essential stuffs and supplies, the other side of women empowerment were dealing with the patients in the hospitals by keeping their lives on dreadful risk. How can we forget their contribution in this fight against COVID-19? Yes, a massive salutation to all the women doctors and nurses for their worthless efforts in this pandemic and being the leading pillars on the par with men. To all their abandons for this motherland I would request all sitting here to give them all the standing ovation for their priceless sacrifices and also for their mindful miracles and notions. May Almighty give them more power to fight against this pandemic and shut the doors of COVID-19.

As all things has an end, I would like to conclude my words by expressing my heartfelt thanks to the audiences for lending me their listening ears. Being a woman, it's a valuable opportunity for me to speak on women empowerment and their leadership for this motherland. To define this word 'Women' is obstinate, I mentioned but not impossible. ***"A woman is nothing but a summation of willpower, optimism, miracles and multiplication of genuine thoughts and nourishing mother....!!!!"*** Thank You....!!!



Women who are making a difference during the pandemic



CA KIRAN KALINKAR

The It will soon be a year since WHO declared COVID-19 to be a pandemic. By now, every corner of the world has felt the devastating impact of the pandemic, and women in science are on the front lines of response. They are healthcare workers and innovators. They are researching vaccines and pioneering treatments & leading us toward a safer world, and inspiring the next generation to be forces of good in science and tech.

Women make up **70% of health and social care workers**. This puts them at the heart of COVID-19 response, even though they are often underrepresented in decision-making and leadership.

"Treating patients with COVID-19 is very hard, each one with their own unique needs," says Dr. Entela Kolovani a physician at the hospital of infectious diseases in Tirana, Albania who started treating patients diagnosed with COVID-19 at the very beginning of the pandemic. *"We are dealing not only with the virus, but also with the psychological impact it has on patients. They are totally isolated from their families and we need to stay the closest possible to them."*

In **Mexico, 79% of nurses are women**, like Brenda Abad. She was assigned to detect those with COVID-19 on her 1st day working at a public hospital. *"At the beginning I was very scared of catching the disease and being contagious, but in the end, you have to do your job and you're trained for it,"* she says.

Ozlem Tureci

Co-founder of the biotechnology co. BioNTech, Özlem Türeci is not just a scientist but also a physician and a leader in the global health sector. In 2020, her company developed the 1st approved RNA-based vaccine against COVID-19, which came as a much needed moment of hope in a year of unprecedented crisis.



More than 1,300 people from over 60 countries currently work at BioNTech, and more than half of them are women. Türeci says researchers should focus on the things they want to change and the problems they want to solve, thinking broader and dreaming big.

Anika Chebrolu

As the world's biggest pharmaceutical companies took up the race for the COVID-19 vaccine, there was one discovery by a young woman scientist that had the potential to provide a therapy to novel coronavirus. Anika, a 14-year-old Indian American, had **started her science project** in her bedroom when she was in eighth grade, initially looking to find a treatment for the influenza virus. That meant studying and researching the pandemics that affected the world throughout history, until she started actually living through one.



As the COVID-19 outbreak spread around the world, Anika changed gears with the help of her mentor to target the virus that causes COVID-19. She identified a lead molecule that can selectively bind to the spike protein of the SARS-CoV-2 virus and potentially inhibit the novel corona virus. In October 2020, Anika **won the 3M Young Scientist Challenge**.

Ramida "Jennie" Juengpaisal

In Thailand, Ramida Juengpaisal, 24, worked to create a national COVID-19 tracker that pulls together all available information about the virus and helps to stop the spread of misinformation as COVID-19 first began to spread. The **"COVID Tracker by 5Lab"**, that Jennie worked on shared information about outbreaks and cleaning procedures, as well as critical information about where testing is available and how much it costs.



“For too long, the STEM fields have been shaped by gender biases that exclude women and girls,” **Jennie says.** “There is a lot of women working in the tech industry, but they don't have platforms to show their potential. Despite this, women and girls are pushing the boundaries every day.”

Women's Self-help Groups



In India, With 1.3 billion Indians in the midst of an unprecedented 40-day lockdown to defeat the coronavirus, the collective strength of women's self-help groups (SHGs) has come to the fore.

In over 90 percent of India's districts, away from the limelight of the cities, SHG women are producing facemasks, running community kitchens, delivering essential food supplies, sensitizing people about health and hygiene and combating misinformation.

“The women's movement that started as a leap of faith some 15 years ago has proved to be an invaluable resource in these difficult times. Our partnership with the Indian government in building social capital among the rural poor has paid off in spades,” said Gayatri Acharya, who leads the World Bank's \$750 million support for India's National Rural Livelihoods Mission.

NRLM is India's flagship program to reduce poverty by mobilizing poor rural women into selfhelp groups and building community institutions of the poor.

Over the past two decades of the Bank's association, India's SHG movement has evolved from small savings and credit groups that sought to empower poor rural women, into one of the world's largest institutional platforms of the poor. Today, 67 million Indian women are members of 6 million SHGs.



This Women's day I wish all the beautiful and hardworking women a very happy Women's day. Today the world is facing the COVID crisis, a pandemic that has changed life for millions of people. *"In the middle of difficulty, lies opportunity".*

I truly believe that every difficulty lies opportunity and same does with the working women in Covid 19 crisis. Today people really value work from home because it allows them to focus their energies on work and life as opposed to spend time in commuting & traffic. In this pandemic, many women starts working from home and became financially independent which was not possible earlier for them to go of their homes to work outside. Especially the IT Sector has a boom due to the technological upgradations which help people to attend meetings on zoom, google meet and allow them to get online training's while sitting at home.

Also for women Professionals like CA's, it is an opportunity to start their career from home. Today, due to Covid -19, working from home has become a new norm. Most of the Accounting and auditing work is now digitalized, it can be done online & from remote location, from anywhere and currently from safety of one's home. This helps reducing gender biasness in work place and can promote women Professionals to set equal opportunities at work. The ICAI also initiated various steps to educate their members by conducting regular webinars, certification courses which really help women Professional to gain knowledge and make them more productive. With the era of digitalization, the field of Chartered Accountancy has more and more opportunities in the following fields-

- * One can file online Income tax, TDS, GST returns from home.
- * Faceless assessment help young CA's and new professionals to come forward and work in an unbiased environment.
- * Well equipped software in corporates also helps CA to conduct audit from remote location with operating effectiveness.
- * Outsourcing of foreign accounting for the foreign companies.
- * Online consultancy on company law matters & Tax Matters. “It is not the strongest of the species that survives. Nor the most intelligent that survives. It is the one that is the most adaptable to change”. Work from home has its pros and cons. The one who is adaptable with the new technological developments can find ample opportunities in the field of chartered accountancy especially women as now the work from home is the new normal which help them to grow professionally.



STATUTORY BANK BRANCH AUDITS (RECENT CHANGES IN LONG FORM AUDIT REPORT)

CA. Prakash Wohra

prakashwohra@yahoo.com

OVERVIEW OF RECENT CHANGES:

Era of reporting – NIL- or N.A. has now come to an end. Almost each and every clause has a specific question to reply with facts and figures only.

Recent changes are as under:

1. Under Clause 2(b)(iii), related to Balances with RBI, SBI and other banks, details of un responded entries for more than 15 days to be reported instead for period of more than 6 months and one year.

2. INVESTMENTS:

Now applicable for branches outside India only.

3. ADVANCES:

- ▶ To cover of large advances having outstanding (aggregate exposure) exceeding 10% or Rs. 10.00 Crores, whichever is less, instead of old monetary limit of 5% or Rs. 2.00 Crores whichever is less.
- ▶ To provide list of accounts selected and examined for audit with names, outstandings (Both fund based and non fund based) with percentage of total advances at branch level.
- ▶ To report on quick mortality to become NPA within 12 months; correct feed of rate of interest, periodical review and updating of interest rates specially linked to MCLR/EBLR; frequent renewal or roll-over of short term loans and valid credit rating.
- ▶ To report on loans given for buy back of shares/securities.

Review/Monitoring/Supervision:

- ▶ Reporting on period of review has been reduced from 6 months to one year and above to 3 to 6 months and above six months respectively.

▶ To report on proper computation of DP (Drawing Power) and obtaining of latest audited financial statements of borrowers.

▶ To timely obtain stock audit reports and to report on action taken by the branch thereon.

▶ Special audit report prescribed by RBI in case of non corporate borrowers enjoying limits beyond Rs. 10 Lakhs has been replaced with any statutory audit report. Further limit of Rs. 10 lakhs has also been withdrawn and now the limit is to be set by individual banks only.

▶ To report on due diligence reports, in case of consortium or multi banking arrangements.

▶ To report in case of substantial deterioration in value of securities.

▶ New concept of “Red Flagged Accounts” has been introduced.

▶ To report on 5 (Five) top standard and large advances where management need attention.

New clause for resolution of stressed assets:

- ▶ Now stressed assets and its resolution have also gained importance.
- ▶ To report on manual intervention in CBS, if any,
- ▶ Details of MOC suggested by auditors have to be reported in LFAR also.
- ▶ List of upgraded/downgraded accounts with outstanding in excess of Rs. 10 Crores are to be reported.
- ▶ Comments on resolution plan, if any, and its approval by designated authority is to be given.

- ▶ New reporting for IBC mandated accounts.
- ▶ To provide information on age wise decreed accounts.
- ▶ To report on procedure adopted for appropriation of recoveries against present outstanding.
- ▶ To call for documents lying at central processing cell and to test check them for reporting purposes.

Non Fund based Facilities:

To seek information for interchangeability of Fund based and Non Fund based facilities to ensure misuse of system.

Sundry/Suspense Accounts:

Reporting requirement of old outstanding entries of more than 3 to 6 months has been changed to 90 days for unusual items.

4 DEPOSITS:

Two new clauses have been added to the questionnaire

- ▶ Comment on scheme of auto renewal of FCNR (B) deposits.
- ▶ Maintenance of minimum balances requirements.

5 GENERAL:

Gold/Bullion/Security items:

More emphasis is given on gold and bullion. Sometimes it is fraud prone area also. Related questionnaire talks about effective joint custody, maintenance of adequate records of receipts, issue and balances. It also demands periodic physical verification and discrepancies, if any, to be reported to controlling authorities.

Books and Records:

- ▶ To provide information regarding software systems used by the branch but not integrated with CBS.
- ▶ Similarly adverse features reported in IS audit, if any, is also to be brought to the notice of management.
- ▶ Generation & pending or non compliance of periodic exception reports is also now part of new LFAR.
- ▶ Details of manual interventions in CBS system is also subject matter of reporting now.
- ▶ To comment on data integrity including data entry, checking, authorization procedure back ended strategies etc. This includes MIS reporting to controlling authorities also. This is very serious reporting requirement and has far reaching consequences.

Frauds:

▶ Instead of simple one paragraph, now four specific questions have been given in new LFAR. It covers not only prima facie fraudulent or suspected transactions but also covers many other specific transactions also such as- Potential risk areas, Falsification of accounts or false representation by the borrowers, mis appropriation of funds through related parties, forgery and/or shell company transactions, fabrication of false documents like invoices, debtors list, stock statements, shipping bills, work orders, use of current accounts outside consortium or with other banks, Fack import/export bills or documents, round tripping of funds etc.

▶ To further ensure that the system of early warning framework is in place effectively to form basis for classifying an account as RFA.

▶ Even non fund based activities are also now within our surveillance purview.

4. To report compliances of KYC/AML norms and guidelines in PMLA on test check basis.

5. Need to ensure data integrity relating to MIS and to report discrepancy, if any.

CONCLUSION:

▶ We are now responsible and accountable not only for visible matters but invisible matters also.

▶ Complete new reporting mechanism is in place now and we have to be more vigilant in our reporting.

▶ To some extent, updated knowledge of banking regulations, various laws specially IBC, PMLA and other statutory provisions, have also become essential in performing bank audit function.

▶ Last but not least we must ensure adherence to auditing and accounting standards. In light of above changes, Management Representation Letters and Audit Engagement letters to be re-drafted/re moduled and proper documentary evidences and working papers need to be collected and preserved for our records.



RECENT JUDICIAL DECISIONS -

INCOME TAX

1. Oversight, inadvertence or mistake of AO or error discovered by him on reconsideration of same material is mere change of opinion and does not give him power to reopen a concluded assessment-**HC of Karnataka-Dell India (P.) Ltd. v. Joint Comm. of IT, Bangalore [2021] 123 taxmann.com 468 (Karnataka)-27-01-21**
2. Amendment in scheme of sec. 50C(1), by inserting third proviso thereto and by enhancing tolerance band for variations between stated sale consideration vis-à-vis stamp duty valuation from 5 % to 10 % are curative in nature, and, therefore, these provisions, even though stated to be prospective, must be held to relate back to date when related statutory provision of section 50C, i.e. 1-4-2003 -**The ITAT Mumbai Bench 'I' Maria Fernandes Cheryl v. IT Officer, (Int.Taxation), 2(3)(1), Mumbai-[2021] 123 taxmann.com 252 (Mumbai - Trib.)-15-01-21**
3. Where assessee had invested sale consideration on transfer of Capital Asset in purchasing a new residential property in name of his married widowed daughter, Assessing Officer to grant exemption under section 54F on such amount invested in his daughter's name -**ITAT Bangalore Bench 'A' Krishnappa Jayaramaiah v. IT Officer, Ward 6(3)(4), Bangalore-[2021] 125 taxmann.com 110 (Bangalore - Trib.)-22-02-21**
4. When there is an issue of bonus shares, money remains with company and nothing comes to shareholders as there is no transfer of property, and thus, provisions of sec. 56(2)(vii)(c) are not attracted-**High Court of Karnataka Principal Comm. of IT v. Dr.Ranjan Pai-[2021] 124 taxmann.com 241 (Karnataka) -15-12-20**
5. Where pursuant to search conducted upon group to which assessee company belonged, a notice under sec. 153C was issued against assessee, since Tribunal had recorded a finding of fact that there was no reference to any incriminating material related to assessee found during search, impugned notice under sec. 153C against assessee was unjustified- **High Court of Delhi Principal Comm. of IT, Central-3 v. Allied Perfumers (P.) Ltd.-[2021] 124 taxmann.com 358 (Delhi)-14-12-2020**

GST

1. Department cannot seize Trucks in Sec. 129 for the allegation of past wrong movement of goods done by transporter – **M/s Surya Roadways V/s Senior intelligence officers, SCA 13354/2020 Gujarat HC**
2. Show cause notice served on the wrong email id, same is admitted by dept. in the Hon'ble court, hence Adjudication order set aside – **M/s Ratan Industries Ltd. V/s State of U.P. and 2 other WRIT Tax no. 660 of 2020 Allahabad HC**
3. Relevance of non-maintenance of accounts at Principal Place of Business & validity of Search & Seizure without “reason to believe” - **M/s Metenere Ltd. Vs Union of India Writ Tax No. 360 of 2020 HC of Judicature At Allahabad.**
4. Relief Given by Hon'ble Court to the RP and instruct dept. not to take any further step (Arrest) in the case of Summon issued in Section 70 - **Mannat Impex through Partner Uvesh Indorwala S/o Abdul Rajakbhai Indorewala in The High Court of Gujarat at Ahmedabad, R/Special Civil Application NO. 2385 of 2021**
5. In the case of Joint Account/Escrow Account, Attachment in Section 83 can be made only up to the share/due of Taxable Person, not for second Person. HELD by HC -The receipt of amounts pertaining to the RA billin to the escrow account has been provisionally attached due to proceedings initiated against respondent. - **Abhi Engineering Corp. Pvt. Ltd. And Anr. V/s Union of India & ORS In The High Court of Judicature at Bombay Writ Petition (L) NO.5842 OF 2020**
6. Opportunity of Being heard as Per Sec. 75(4) & (5) should be given before Adjudication in Section 73/74 and Recovery Proceeding in Sec. 78 cannot be initiated before 3 month of Adjudication - **Alkem Laboratories Ltd. V/s Union of India SCA 994/2021 Gujarat HC.**
7. Appeal can't be construed as time barred when no order was uploaded on GST Portal -**Gujarat State Petronet Ltd. V/s Union of India -[2021] 124 TAXMANN.COM 98 (GUJARAT).**



COMPLIANCE CHART MARCH - APRIL 2021

Return / Forms	Month/Year	Due/Extended Dt.	Remark
GSTR 3B	Mar-21	20 April 2021	RP having ATO > Rs 5CR
GSTR 1	Mar-21	11 April 2021	RP having monthly filing of return
GSTR 5	Mar-21	20 April 2021	Non-Resident taxable person
GSTR 6	Mar-21	13 April 2021	ISD return
GSTR 7	Mar-21	10 April 2021	TDS return
GSTR 8	Mar-21	10 April 2021	TCS return
GSTR 2B	Mar-21	14 April 2021	Auto-populate data for Rule 36(4)
GSTR 1	Jan - Mar 21	13 April 2021	RP having quarterly filing of return
CMP 08	Jan - Mar 21	18 April 2021	RP opted for Composition scheme
QRMP scheme	Apr - Jun 21	30 April 2021	Last date to Opt in or opt out of scheme
GSTR 3B	Feb-21	20 March 2021	RP having ATO > Rs 5CR
GSTR 3B under QRMP scheme	Jan - Mar 21	22 April 2021	For State of MP and South of MP
		24 April 2021	For States North of MP
GSTR 1	Feb-21	11 March 2021	RP having monthly filing of return
GSTR 5	Feb-21	20 March 2021	Non-Resident taxable person
GSTR 6	Feb-21	13 March 2021	ISD return
GSTR 7	Feb-21	10 March 2021	TDS return
GSTR 8	Feb-21	10 March 2021	TCS return
GSTR 2B	Feb-21	14 March 2021	Auto-populate data for Rule 36(4)
Challan under QRMP scheme	Feb-21	25 March 2021	Taxpayer opting QRMP scheme
Invoice Furnishing Facility	Feb-21	13 March 2021	
GSTR 9	19-20	31 March 2021	Annual Return
GSTR 9C	19-20	31 March 2021	GST Audit (RP having ATO > Rs 5 Cr)
E- Invoicing applicability	21-22	01 April 2021	Registered person having aggregate turnover more than 50 crores
Switch from composition scheme to regular or vice versa	21-22	31 March 2021	
Depositing of TDS/TCS	Feb-21	07 March 2021	
Depositing Equalization levy	Feb-21	07 March 2021	
Payment of PF Contribution	Feb-21	15 March 2021	
Payment of ESI Contribution	Feb-21	15 March 2021	
Depositing of TDS/TCS	Mar-21	07 April 2021	
Depositing Equalization levy	Mar-21	07 April 2021	
Payment of PF Contribution	Mar-21	15 April 2021	
Payment of ESI Contribution	Mar-21	15 April 2021	

SEMINAR ON BUDGET 2021

SPEAKERS :

CA Manish Dafari

CA Krishan Garg



Chairman address by CA Harsh Firoda on BUDGET-2021 Seminar

2 DAYS SUB REGIONAL CONFERENCE

Subject expert speakers share their knowledge with delegates



CA Aanchal Kapoor
(Amritsar)



Adv. Pankaj Ghiya
(Jaipur)



CA. Madhukar Hiregange
(Bangaluru)



CA Navin Khariwal
(Bangaluru)



Special address by :
Shri R.K. Paliwal
(Principal Chief Commissioner
of Income Tax, Bhopal)



CA Kirti Joshi
(Indore)



Junoon - Womens Day Celebration



Womens Day Sports Competition



Womens Day Sports Competition



सामाजिक सरोकार से प्रेरित 'आओ बाँटे प्यार' तहत बच्चों से संवाद



Carrier Counselling Programme at Shri Gujarati College



New Managing Committee 2021-2022

Felicitation of
CA Nilesh Gupta
on his election
as **Chairman-
CIRC of ICAI**



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