



NAGPUR BRANCH OF WIRC OF ICAI



MONTHLY E-NEWSLETTER

JUNE 2023

“वार्ता”





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Chairperson's Message

Dear Professional Colleagues,

"All the power is within you. You can do anything if you believe in yourself"

The above quote aptly fits in today's economic scenario, where a CA is expected to be diligent, all informed and thoroughly knowledgeable while performing his professional engagements. The challenges are increasing manifold with more attention being given on works performed by we professionals by all Government agencies.

The need thus for all of us now is "Learn-Update-Apply" and then again "Learn-Update-Apply" and this cycle goes on. To update the members on all latest amendments, Nagpur Branch of ICAI is organizing continuous programs for the benefit of all.

With the advent of June, focus and priority shifts to filing of personal income tax returns whose due date is 31st July'23. I believe that all Members are thoroughly engaged in their works and I wish all the best to all members for completion of tasks within the due date.

June month was dedicated specifically for the budding Chartered Accountant Students and a Mega CA Students Conference was held on 16th & 17th June'23 wherein more than 700 CA Students participated and it was a great learning session for all. The Conference was glittering with the presence of Hon. Union Minister for Road Transport and Highways,

Govt of India Shri Nitin ji Gadkari who inaugurated this CA Students Conference and Shri Ajay ji Sancheti, Former Member of Parliament, Rajya Sabha who graced the closing ceremony. "CA's are pillars of Indian Economy" said Shri Nitin Gadkari on the occasion. There words of wisdom for the CA Students would certainly be helpful in laying a foundation of their bright future tomorrow. The Mega CA Students Conference was graced by our own Hon. CA Jaydeep Shah, Past President, ICAI, CA Prafulla Chhajed, Past President, ICAI, Central Council Members - CA Mangesh Kinare, CA Piyush Chhajed, CA Umesh Sharma, CA Durgesh Kabra, Regional Council Members – CA Arpit Kabra, Chairman WIRC, CA Pinki Kedia, WIRC Wicasa Chairperson, CA Hrudyesh Pankhaniya and our own CA Abhijit Kelkar. There were interesting sessions and great CA Student Speakers coming from all over the country. It was a great conference indeed and a great learning experience for the CA Students. Holding CA Students National talent Search contest organized by SSEB (Students Skill Enrichment Board) was another interesting event for the students.

A very important need of the hour seminar on Impact of Recent amendment in PMLA on profession was organized by Committee on Commercial laws, Economic advisory & NPO Cooperative, ICAI and hosted by Nagpur Branch of ICAI with expert speakers like CA Uday Kulkarni from Satara & CA Mangesh

Kinare, CCM. The importance of fitness through Yoga day was celebrated on 21st June – International Yoga Day and members at large were greatly benefitted.

I recognize, congratulate and thank CA Rahul Sharma & CA Nitin Agrawal for their articles on Interpretation and construction: Rules and Basics for Preparation of Project report. Really good knowledgeable articles which will benefit all of you.

My sincere appeal to all members to kindly come forward for contributing articles / works of talent to be included in future issues of Newsletter.

I place on record sincere thanks to Newsletter Sponsor SIDBI for their continued support at all times.

I would like to conclude by quoting-

"When you wish good for others, good things come back to you. This is the law of nature"

Stay happy, blessed and be healthy always.

Warm regards

Professionally yours

CA Sanjay MAgrawal
Chairperson
Editor in Chief



CA. Amrita Bagdia

“The starting point of all achievement is DESIRE”

Unless you aspire for or dream for or aim for; things appear really difficult to be achieved. We need to desire for to achieve our dreams.

With the scorching heat continuing at the start of June and good rains coming in the second half of June month, a lot more is expected from Chartered Accountants in the month of July'23. With the new Income tax forms being rolled out, due professional care needs to be taken before filing the Income tax returns.

With Artificial Intelligence gaining its roots, we professionals need to be very careful and attentive before finalization of ITR as well as Income tax audits this year. Obtaining proper engagement letter, drafting of audit program, compliance checking, following of auditing and assurance standards along with

compliance of accounting standards, obtaining MRL and finally preparation of Financial Statements while making appropriate disclosures needs to be followed in true spirit.

Nagpur Branch of ICAI is continuously organizing events for the updation and benefit of members and students. June month being devoted specifically for students and an excellent Mega CA Students conference with participation of 724 students was amazing. The presence of Hon. Nitin ji Gadkari, Hon. Union Minister for Road Transport and Highways and his advice to the future CA's of tomorrow was worth listening. Presence of Galaxy of CCM's & RCM's along with Star Student Speakers from all over the country made this conference a big success.

Nagpur Branch under the able leadership of Chairperson CA Sanjay M Agrawal along with the



CA. Palkesh Khandelwal

enthusiastic Managing Committee Members are taking every effort to organize programs / do activities for the benefit of members and students at large.

We appeal all respected members to kindly contribute articles / share your art work or any other talent for publication in Nagpur Branch Newsletter.

We wish a very happy audit season to all professional brothers and sisters.

Warm regards

CA Amrita Bagdia
CA Palkesh Khandelwal



Professional Enrichment



**Basics for Preparation
of Project Report**
CA. Nitin Agrawal

I. Need for Project Report:

Project is an exercise in future projections, based on certain assumptions, prepared by the promoters. These are presented in the form of projected profitability, projected cash flow & projected balance sheet. The projection in the project report submitted is further subject to detailed appraisal by the lending institutions. These institutions have their own lending technique to evaluate the viability of the project before committing their funds. They may not take the entire information on their face value. They would like to be satisfied on:

- I. Whether promoters can manage the unit - Promoter's Background
- II. Whether products can be manufactured - Technical Feasibility
- III. Whether products can be sold - Market Feasibility
- IV. How it contributes benefit to the society - Economic

Feasibility

- V. Whether project can make profit
- Financial Feasibility

I. Promoter's background:

- a) No yardstick to measure.
- b) Reliance is placed on the factors like:
 - Past track record.
 - Business experience (especially in the proposed activity)
 - Performance of the associate concern.
 - Bankers Report.
 - Financial Resources.
 - Existing organizational setup & degree of professionalism.
- c) Even though the reliance is placed on the above factors, it does not guarantee the success of the unit, as there are many other factors

affecting the project, which are beyond one's control.

II. Technical Feasibility:

One of the most important appraisals of the project. -It determines the aspects like-

- a) Capacity
- b) Product Mix
- c) Manufacturing Process
- d) Technical Know-how
- e) Raw Material requirement & Sources (Indigenous & imported)
- f) Location & Site
- g) Building
- h) Plant & Machinery
- i) Manpower Requirement
- j) Power Requirement
- k) Other utilities
- l) Effluent disposal
- m) Transport



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III. Market Feasibility:

- Products & its use
- Demand projection & extent of competition
- Adequacy of marketing infrastructure- Distribution network
- Demand-supply gap (specially in large projects)
- Whether ancillary unit or not
- Industrial products or consumer products
- Nature & status of the user industries

IV. Economic Feasibility (Social Cost Benefit Analysis) (Specially for medium & large projects.):

- Foreign exchange income & outgo
- Employment of local people
- Contribution to exchequer in terms of payment of duties & taxes
- Exploitation of local resources
- Development of ancillary units
- Impact on environment.

V. Financial Feasibility:

- Determination of project cost.]

- Scheme of finance.
- Appraisal of financial projections.
 - Profitability Estimate
 - Cash Flow Statement
 - Projected Balance Sheet

V.a) Determination of project cost.

- Investment in the following are considered in this head:
 - Land & Site development
 - Building
 - Plant & Machinery
 - Electric Installation
 - Technical know-how fees
 - Other assets
 - Preliminary expenses
 - Preoperative expenses
 - Contingencies
 - = Capital cost (i to ix)
 - Margin for working Capital
 - = Total Cost (x+xi)

Estimation of Project Cost is very important as the same is required to be funded from Long Term Sources only.

V.b) Scheme of Finance:

- Various alternatives are available to the promoters

to finance the project like:

- Equity
- Term loan (Financial Institutions/Banks)
- State incentives
- Deferred payment scheme
- Unsecured loans & deposits (Subordinate character)
- Internal accruals

(According to the repayment capacity & projected profit generation by the unit, financial structuring is done.)

- Criteria normally applied while determining the financial pattern:

- Debt Equity Norms
 - Formula: Long term debt/Equity
 - Normally accepted D/E ratio is between 2:1 to 1:1
 - For mega project this ratio may be 3:1 to 4:1
- Margin concept- Margin on fixed assets
- Equity – Quasi Equity
- Promoters capacity to bring equity

- Ratio's to be kept in mind:

- PROFITABILITY RATIO
 - Raw material to Sales



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Imported : Indigenous

- b) Power to Sales
- c) Labour to Sales
- d) Gross profit to Sales
- e) Net Profit to Sales
- f) Sensitivity Analysis (Very Important)

(Compare with Industry Average, if possible (medium & large))

II) BREAK EVEN ANALYSIS = Fixed Expenses/Sales – Variable Exp.

- a) Analyzing fixed & variable expenses is very important.
- b) Calculate at what capacity utilization, the unit achieve BEP.
- c) Whether unit can perform above BEP
- d) Higher the BEP as % of Capacity : Higher the risk
- e) Suggestion to convert fixed expenses in to variable expenses.

III. Cash Flow Analysis

- Shows the movement of funds at different points of time indicating:
 - i) Sources of funds:
 - a) Long Term
 - b) Short Term
 - ii) Utilization of funds:
 - a) Long Term
 - b) Short Term

iii) Net surplus (i-ii)

iv) Opening Balance

v) Closing Balance

- Ascertain whether long term sources are used for long term uses.
- It helps in ascertaining the mismatch between inflow & outflow.

IV. Debt Service Coverage Ratio =

$$\frac{\text{PAT} + \text{DEP.} + \text{INT. ON TERM LOAN}}{\text{INT. ON TERM LOAN} + \text{INSTALLMENT OF T.L.}}$$

ie number of times that the cash accruals for a year would exceed installment payable on term loan & its interest in that year.

- Normally Accepted is 2 because profits have to be available for other obligations too, such as routine addition to fixed assets, working capital margin & reasonable withdrawals for promoters' maintenance.
- Below 1.5 proposal is considered risky & likely to be rejected OR Term Loan component may be reduced
- Above 2 More comfortable (Higher DSCR may reduce term loan repayment period)

V. Pay Back Period

- A statement to measure the time

within which the initial investment in the project is recovered.

- A very simple & important financial tool.
- Lower the payback period, higher the safety.
- Good yardstick in the present fast changing technology scenario.
- It does not consider the time value of money at different period. This drawback can be met by discounting the future cash flow.

VI) Current ratio

- It is very useful for assessment of working capital loan
- Normally accepted ratio is 1.33
- It is calculated by dividing the current assets by current liabilities.
- Liability due within a period of one year is treated as current liability.

Other aspects:

- SWOT ANALYSIS
- Credit Rating by Institutions/Banks
- Impact of tax incentives declared by government.
- Negotiation with Bank
 - I Apply well in advance
 - I Do not depend on one bank
 - I Improve credit rating.



Professional Enrichment



**Interpretation and
Construction : Rules**
CA. Rahul Sharma

Interpretation: The word is originated from Latin term “interpretari” which means to explain, expound, understand, or to translate. Interpretation is process of explaining any text or anything in written form. This is actually to find out true meaning of the language which is used in the statute. According to Salmond “Interpretation” is a process by which the court seeks to ascertain the meaning of the legislature through the medium of authoritative forms in which it is expressed.

It is done because the objective of court is not only merely to read the law but is also to apply it in a meaningful manner to suit from case to case.

Construction: it is a process of drawing conclusions of the subjects which are beyond the direct expression of the text. The courts draw findings after analyzing the meaning of the words used in the texts or the statutes. This is process of legal

expositions.

Why Interpretation is done: It is done due to Imperfection of language, Language may not signify intention, Multiple interpretation are offered, Changes in circumstances after enactment of law, Area under question is not covered by law, drafting errors and finally incomplete rules and regulations.

Rules of Interpretation

According to Keeton, function of judges related to interpretation includes:

- **Firstly,** To decide the exact meaning of the legislature
- **Secondly,** Must find out the real intention of the legislature with which they have used those words

Literal Or Grammatical Rule:
The words used in text are to be

given or interpreted in their natural or ordinary meaning. It is one of the rules in which grammatical meaning of the word or phrase is used and this rule is also called the grammatical rule of interpretation. It is the safest rule of interpretation of statutes because the intention of legislature is deduced from word and language used. Rule is based on the legal maxim “**Verbis legis non est recelendum**” which means from word of law there is no departure. The reason of maxim is that the Parliament, as the supreme law making body should know what it intends in the statute.

Sometimes the **popular meaning** of the word may not be the natural meaning, in those cases natural meaning has to be referred. General words are to be given common and popular meaning and not technical meaning, on the contrary technical words are to be given technical meaning and not common meaning.



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How Literal Rule of Interpretation has to be given effect:

Firstly, the court will identify the natural, ordinary or popular meaning of that word.

Secondly, the court will check whether:

- Does interpretation creates some absurdity?
- Does it solve the purpose of statute?
- Is interpretation contrary to the object of statute?

If the literal interpretation creates some absurdity then the court may deviate from the rule of literal interpretation and apply another rule.

Case Laws :

I. Municipal Board Vs. State Transport Authority, Rajasthan

Decision

The Hon'ble Court held that since the language of the statute is plain and unambiguous equitable consideration are out of place and clear grammatical meaning of the statute stand out

2. R. Vs Harris (1936) 7C & P446

Decision

Biting of nose does not mean stab

cut or wound hence defendant is not guilty

3. Motipur Zamindari Pvt. Co. Ltd.Vs.State of Bihar

Decision

Argued – Sugarcane satisfies all the necessary condition to become green vegetable as per dictionary meaning. Argument rejected and held sugarcane will come in Bihar Sales Tax .Vegetable are something which are used in lunch and dinner.

Advantage of Literal Rules:

- It enables understanding
- Intention of the legislature to create is simple and unambiguous
- It respect the supremacy of legislature (Parliament)
- Law becomes predictable

Disadvantages of Literal Rule of Interpretation:

- Rule cannot be applied in every situation and circumstances
- May lead to unreasonable decision making power
- Language has it's own shortcomings which this rule not addresses

Golden Rule of Interpretation:

This rules solves all the problems of interpretation that is why it is called golden rule. It is also known as Modifying rule of interpretation and British Rule of Interpretation. **This**

rule modifies the literal rule of interpretation when literal interpretation suffers from absurdity, inconvenience or injustice. The golden rule modifies the meaning of such words to such an extent to prevent such consequences by removing the absurdity, hardship, injustice and evasion from the word.

The external manifestation of the underlying law which is the which is interpreted from reading between the lines projects the true intent of the legislature.

I. Case Law: BeckeVs Smith

Decision

The wordings of the law which are unambiguous and plain nature should be constructed in their regular sense even though, if their assessment it is absurd or promotes injustice.

II. Case Law: GaryVs Pearson

Decision

The ordinary derivative and the grammatical construction of the law should be abided by in the first instance unless there is any absurdity or repugnancy due to which it is necessary to modify the ordinary understanding of the words

III. Case Law: Woodward Vs Watts

Decision



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Justice Crompton expressed his doubts regarding this rule and opined that the legislature must have enacted the legislation with a particular intent which may be destroyed if the court reinterpret it due to some absurdity which defeats the whole purpose of enactment

IV. Case Law : Free Lanka Insurance Co. Ltd. Vs Panasinghe

Decision

If a prisoner escape from prison due to fire accident, then he did not commit a felony under the statute as the act was committed to save life and not to escape.

V. Case Law : Bedford Vs Bedford (1935)

Decision

When a son murdered his mother, his descendents were deprived of the lady. Held no person should be allowed to take profit from a crime.

VI. Case Law : Lee Vs Knapp (1967)

Decision

A person was required to stop and furnish the particulars in case of an accident under traffic act 1960. Stoppage for few moments is not sufficient compliance – Stoppage means stoppage for a reasonable time to give information.

VII. Case Law: Karnail Singh Vs. Mahendra Kaur

Decision

Father made will in favour of his three sons. One of them died before the death of father. Held property shall belong to widow of dead son – father could have change his will if he wanted before his death.

As per Lord Granworth LC, this is a “Cardinal Rule” which is a rule based on common sense which is as strong as can be.

Three basic rules as elucidated by GW Paton, are :-

- Whatever the result, if the meaning of the wording of law is plain then they should be applied as per literal rule.
- Unless there is any ambiguity or absurdity in the wordings of the law, the ordinary sense of the law should be resorted to as per the golden rule.
- The general policy or intention of the statute must be considered and eliminate the evil which was directed as per Mischief Rule.

Mischief Rule of Interpretation:

This rule of interpretation is also known as – Rule of beneficial Construction, Heydon's Rule and Purposive Construction.

Originally the rule of mischief was developed in **Heydon's case**

(1584). It was held that there are four things which have to be followed for true and sure interpretation of all statute in general, which are –

- What was the common law before the making of an act.
- What was the mischief for which the present statute was enacted.
- What remedy did the parliament sought or had resolved and appointed to cure the disease of commonwealth.
- The true reason of the remedy.

The purpose of an enactment is to suppress the mischief and advance the remedy. India has adopted this rule from English law.

1. Case Law: Smith Vs Hughes, 1960WLR 830

Decision:

When an act was passed for placing restriction on soliciting clients by prostitutes – held that though the act was Street Offence Act, 1959 yet soliciting clients through balconies and windows is covered by the act. This is to restrict the mischief.

2. Case Law: Pyare Lal Vs Ram Chandra

Decision:

It was contended that Supari is not a food item and is not covered by Food and Adulteration act. Held that interpretation to restrict the



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mischief and advance the remedy is to be assigned to the words – supari is covered under Food adulteration act.

3. Case Law: Kanwar Singh Vs. Delhi Administration, AIR 1965 1965 SC 871

Decision:

It was contended that abandoned cattles means cattle for which ownership has been lost. Cattle grazing on street can not be termed as abandoned. Held temporary loss of ownership is sufficient to attract the provisions of the act.

4. Case Law: Regional Provident Fund Commissioner Vs Shri Krishna Manufacturing Co., AIR 1962 SC 1526

Decision:

The segregation of entire factory into four separate units wherein the employee had fallen below 50, argued that PF Act not applies. Held that Mischief rule has to be applied and four units are to be taken as one.

Rule of Harmonious Construction: As per this rule of interpretation, when two or more provisions of the same statute are repugnant to each other, then in such a situation court if possible, will try to construe the provisions in such a manner as to give effect to

both the provisions by maintaining harmony between the two. The conflict between two or more statute or two or more than two provisions of the same act must be interpreted in such a manner that should give effect to both the statute and provisions of the same act. **In case of conflict in provisions, it is duty of court to let both provisions survive and let both provisions remain in force.**

Objective of harmonious construction is to avoid the conflict in provisions by amending them in such a way that they harmonize with each other.

The Supreme Court of India laid down the **main five principles** of the rule of harmonious construction, giving the landmark judgement in the case of **CIT vs Hindustan bulk carriers**. These are :

1. It is the duty of the court to avoid the clash between the provisions of a statute by harmonizing them in a way that both the provisions remain in force without any conflict.
2. One provision of the statute cannot be used to defeat the other provision of these same acts unless decode doesn't find a way to reconcile the differences between them.
3. If it is impossible to reconcile both the provisions in that case

the court must interpret both the provisions in such a way so that both provisions remain in force.

4. While doing the harmonious construction between the provisions of a statute, the court must keep in mind that the interpretation should not reduce the power of one provision and give more power to another provision.

Harmonious construction cannot be used to destroy any statutory provision or to render its effects.

It can be assumed that if the legislature has intended to give something by one, it would not intend to take it away with the other hand as both the provisions have been framed by the legislature and absorbed the equal force of law. One provision of the same act cannot make the other provision useless. Thus, in no circumstances, the legislature can be expected to contradict itself.

1. Case Law: Shankari Prasad Vs Union of India

Decision

SC held that Article 368 gives the power to parliament to enact the law. But according to article 13, article cannot take away the Fundamental rights given under the constitution of India like right to equality while using its power under article 368.



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2. Case Law: Ishwari Khaitan Sugar Mills Vs State of Uttar Pradesh

Decision

State Government wanted to acquire sugar industry. It was contended that sugar industries cannot be acquired since these are already under control of Union Government. SC held that power of acquisition was not occupied by Union under Industries (Development and Regulation) Act, 1951. The State has separate power under entry 42 List III

3. Case Law: M.S.M. Sharma Vs Krishna Sinha, AIR 1959 SC 395

Decision

an editor of a newspaper published the word -for- word record of the proceedings of the Parliament including those portions which were expunged from the record. He was called for the breach of parliamentary privilege.

He contended that he had a fundamental right to speech and expression. It was held by the court that article 19(1)(a) itself talks about reasonable freedom and therefore freedom of speech and expression shall pertain only to those portions which have not been expunged on the record but not beyond that.

Sociological Jurisprudence :

Jurists of this school believe that law should be studied in relation to the society, Law can't stay aloof of the

society. These jurists concentrate on actual social circumstances which give rise to legal institutions. The main concern of social jurist is to study the effect of law and society on each other. Here law is treated not as command of legislature but an instrument of social progress. Characteristics of social jurisprudence:

- It is more concerned with working of law rather than nature of law. They not consider law as abstract content of authoritative precept rather it is a guide to decision and judicial/administrative process.
- Consider law as social institution which changes, modifies or retains as per experiences.
- Social purpose and social goals are emphasized.
- Consider legal precepts as a means to satisfy greatest good of the greatest numbers. **That means Law should be interpreted in such a way so that judgment of maximum good can be delivered to the society.**

Ruscoe Pound (1870 – 1964) was an eminent jurist of this school, He emphasized on interdisciplinary approach to law so that rule of law and life may flow together. He treated law as a means for affecting social control and not believe in the abstract or mechanical application of law.

Pound's Theory of Social Engineering: According to him the varied interest which law should seek to protect can be classified into three categories:

- **Private Interest:** it include a. Individual Interest (Like Physical Integrity, reputation, freedom of opting, freedom of conscience etc.). Such interest are protected by Law of crime, Constitution and torts etc. b. Interest of domestic relation (Like Husband wife, Parent Children etc.) c. Interest of property (Like succession, testamentary disposition and contractual relations etc.)
- **Public Interest:** Preservation of the state and state as a guardian of social interest etc.
- **Social Interest :** Preservation of Peace, General Health, Security, preservation of morality, conservation of social resources, promotion of human personality etc.

He thus considers law as a means of a developed technique and treats jurisprudence as social engineering.

The ultimate **end (Objective)** of law is to satisfy maximum wants with minimum of friction or confrontation. Law has to reconcile the conflicting interest of individuals in the community and harmonize their inter relations – it was called social engineering.

According to him Law should be interpreted in way to harmonize the conflicting interest in the society and fulfilling expectation to the maximum at the same time.

Glimpses of Past Events

Circular/Activity

The Institute of Chartered Accountants of India

**SEMINAR ON
IMPACT OF RECENT AMENDMENT
IN PMLA ON PROFESSION**

Organized by: Committee on Commercial Laws, Economic Advisory & NPO Cooperative, ICAI
Hosted by: Nagpur Branch of WIRC of ICAI

Saturday, 3rd June 2023 | 4.00 pm to 7.00 pm

CPE - 3 hrs.


CA. Ashay Chikajed
Chairman, CCL&NPO, ICAI

SPEAKERS


CA. Ekraj Kulkarni, Solicitor
Topic: Background of PMLA


CA. Mangesh Kulkarni, CSM
Vice Chairman - CCL&NPO, ICAI
Topic: Applicability of PMLA on CA profession

REGISTRATION FEE - ₹ 200/- + GST
REGISTRATION LINK: <https://nagpuricai.org/registration/>

The Programme will be followed by Refreshment

Hosts & Patron			
CA. Suresh M. Agrewal Chairman 34337 10000	CA. Ashay Chikajed Joint Chairperson 30071 04000	CA. Girish Jain Sponsor 30725 25450	CA. Gauranga Wankhede Trustee 30006 10000
CA. Jyoti Singh Joint Vice Chairperson 34737 00000	CA. Deepak Jadhav MCN 30000 11000	CA. Anil R. Shinde MCN 30700 11000	CA. Tejesh Khatal MCN 30700 10000
CA. Sagar Kulkarni MCN 34007 20000			

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Felicitation of Mr. Brijesh Dixit-Director of Maharashtra Metro Rail

Glimpses of Past Events

Circular/Activity

Mega CA Students' Conference



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Mega CA Students' Conference



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Mega CA Students' Conference



Gist of Past Events

Activity for Students - June 2023

Sr. No.	Date	Programme Type	Topics	Speakers	Venue	No. of Participants	CPE Hrs
1	03/06/2023	WICASA	Interactive Meet with Chairman Board of Studies	Speaker: CA. Mangesh Kinare, CCM & Chairman BOS, ICAI	ICAI Bhawan	50	--
2	11/06/2023	WICASA	CA Students National Talent Search (Organised by SSEB (Board of Studies Operations) Elocution Competition	Judges CA. Ajay Vaswani CA. Trupti Bhattad	ICAI Bhawan	20	--
3	11/06/2023	WICASA	CA Students National Talent Search (Organised by SSEB (Board of Studies Operations) Pitch deck	Judges CA. Ajay Vaswani CA. Trupti Bhattad	ICAI Bhawan	20	--
4	12/06/2023 To 29/06/2023	Training Program	(ICITSS) ITT Course 6 th Batch	-	ICAI Bhawan	40	--
5	14/06/2023	WICASA	CA Students National Talent Search (Organised by SSEB (Board of Studies Operations) Pitch deck	Judges: CA. Ajay Vaswani CA. Trupti Bhattad	ICAI Bhawan	20	--
6	14/06/2023	WICASA	Interactive Meet with Chairman WIRC	Speaker: CA. Arpit Kabra Chairman WIRC of ICAI	ICAI Bhawan	60	--
7	15/06/2023	WICASA	Interactive Meet with CCM & Vice Chairman Direct Tax Committee of ICAI	Speaker: CA. Piyush Chhajed, CCM & Vice Chairman Direct Tax Committee	ICAI Bhawan	40	--
8	16/06/2023 To 17/06/2023	WICASA	Mega CA Students Conference	Chief Guest: CA. Nitin Gadkari Minister for Road Transport and highways Govt. of India Chief Guest-Valedictory Session : Shri Ajay Sancheti Former Member of Parliament (Rajyasabha) Guest of Hon. : CA. Jaydeep Shah Past President, ICAI Special Session Chairperson: CA. Mangesh Kinare CCM, Conference Chairperson & Chairperson SSEB Board of Studies Operations, ICAI Special Session Speakers: CA. Arpit Kabra Chairman WIRC CA. Prafulla Chhajed Past President, ICAI Motivational Session Speakers: CA. Hemant Jain CA. Yashwant Mangal CA. Ujjwal Gadhvi CA. Banwar Borana Technical Session Chairpersons: CA. Piyush Chhajed CCM Adv. Vijay Kumar Jhalani, CA. Umesh Sharma, CCM & Conference Director CA. Durgesh Kabra CCM	Vanamati Auditorium Nagpur	724	--
9	20/06/2023 To 05/07/2023	Training Program	(ICITSS) OC Course 5 th Batch	-	ICAI Bhawan	55	--
10	22/06/2023 To 07/07/2023	Training Program	(ICITSS) OC Course 6 th Batch	-	ICAI Bhawan	50	--

दान की गई सेवाओं की गुणवत्ता सुनिश्चित करने के लिए सहकर्मी समीक्षा एक उपकरण : गोयल

आईसीएआई में पीयर रिव्यू पर प्रशिक्षण कार्यक्रम

नागपुर पीयर रिव्यू और दान की गई सेवाओं की गुणवत्ता सुनिश्चित करने के लिए सहकर्मी समीक्षा एक उपकरण : गोयल



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स्थानीय

प्रदान की गई सेवाओं की गुणवत्ता सुनिश्चित करें - सीए अनुज गोयल

नागपुर, पीयर रिव्यू और दान की गई सेवाओं की गुणवत्ता सुनिश्चित करने के लिए सहकर्मी समीक्षा एक उपकरण : गोयल



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ग्राहकों को दें जीएसटी की सटीक जानकारी

■ नागपुर, व्यापार प्रतिनिधि, नागपुर शाखा के पूर्व अध्यक्ष राजीव दमानी ने ग्राहकों के लिए सटीक मार्गदर्शन सुनिश्चित करने के लिए चार्टर्ड एकाउंटेंट्स को योजनाओं और विभिन्न अनुपालन आवश्यकताओं से परिचित कराने के महत्व पर बल दिया। नागपुर शाखा द्वारा प्रस्तावित गतिविधियों और कार्यक्रम की गुणवत्ता पर भी संतोष व्यक्त किया। आगामी कार्यक्रम के बारे में नागपुर शाखा के अध्यक्ष संजय एम. अग्रवाल ने जानकारी दी। मुख्य अतिथि राजीव दमानी, महेंद्र जैन का स्वागत किया। जैन ने विचार-विमर्श के दौरान महाराष्ट्र एमनेस्टी योजना की पंचोदगियों की विस्तृत व्याख्या की। उन्होंने पंजीकृत व्यक्तियों द्वारा रिटर्न दाखिल न करने के परिणामों पर प्रकाश डाला, जिसके कारण कई मामलों में



जीएसटी पंजीकरण रद्द हो गया है। समन्वय तृप्ति भट्ट ने किया। धन्यवाद प्रस्ताव स्वरूपा वज्रलवार ने दिया। दीपक जेठवानी, साकेत बगड़िया ने भाग लिया।

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and 100

First president of KJAA, Joseph A. Smith was the great



The scope of peer-reviewed firms has increased over the past couple of years. Even if the audit has been done diffi-

ECM Abhijit Kulkar, expressed his opinion about the standardized peer review process that it is almost the review and assessment of the peer firms regarding the quality of audit work and documentation done by them. He further said that in light of the latest standards, it will

effectively played his role by sharing his knowledge, on introduction of Peer Review Guidelines, 2022 Treasurer of Nagpur branch of ICAI Saurabh Wadhvani, coordinated the inaugural session and vice chairman Ashish Gadhane proposed a vote of thanks. Terrestrial sessions were re-

Agarwal, Sahar Bagdia & Mother C&A.

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को अत्यंत महत्वपूर्ण है, लेकिन संस्था और व्यक्तिगत स्तर पर परस्परविरोधी आँकड़े भी होना ज़रूरी है। अपने कार्य में देश के विकास में वे कौन सी योगदान दे सकते हैं इसके लिए आउट ऑफ़ बाक्स विचार करना ज़रूरी है। किसी भी क्षेत्र में सिखने की प्रवृत्ति और मानवबोध स्वभाव अत्यंत महत्वपूर्ण है। स्वभाव में शालीनता दूसरी के सम्मान से बढ़ती है। इसी सबसे होखियार हैं वे भाषना प्रगति में आई आती है। इसलिए शालीनता रखते हुए अपने काम में गुणवत्ता कहने का प्रयास करने की प्रवृत्ता भी महत्त्वपूर्ण है।

निधीची कमतरता नाही, योग्य विनियोग हवा!

केंद्रीय मंत्री गडकरी यांनी निधीची कमतरता नाही, योग्य विनियोग हवा!

ग. ना. वसिंधी, नागपूर

विद्यार्थ्यांसाठी निधीची कमतरता नाही, योग्य विनियोग हवा! असे म्हणत केंद्रीय मंत्री गडकरी यांनी नागपूर येथील एका कार्यक्रमात भाषण देताना म्हणले. त्यावेळी त्यांनी नागपूर येथील एका कार्यक्रमात भाषण देताना म्हणले. त्यावेळी त्यांनी नागपूर येथील एका कार्यक्रमात भाषण देताना म्हणले.

गडकरी यांनी नागपूर येथील एका कार्यक्रमात भाषण देताना म्हणले. त्यावेळी त्यांनी नागपूर येथील एका कार्यक्रमात भाषण देताना म्हणले. त्यावेळी त्यांनी नागपूर येथील एका कार्यक्रमात भाषण देताना म्हणले.

'Knowledge, important for real estate agents'



Sanjay Agrawal

LOKMAT NEWS NETWORK
NAGPUR

A comprehensive knowledge and skills are important for real estate agents as they play a vital role in the booming of the real estate sector said chairman of Nagpur branch of ICAI Sanjay M. Agrawal in a chief guest of inaugural programme of the first physical batch of Real Estate Agent Training Programme at Vikram Hirdi Sahitya Samskara, Shiksha Nagpur.

He complimented the organisers of the training programme of Nagpur and Vidarbha region for conducting such a novel programme. He further stated that skills of real estate agents will be improved through high quality training imparted through this programme which will accelerate the growth of the real estate sector. This programme is accredited by nationally recognised institutions of higher learning.

The organisers of the training programme Mayank Bhat, Anish Agrawal, Ash Akhilar Suresh and their team were also present. The programme started with the welcome speech of Mayank Bhat.

Anish Agrawal in her speech explained the details of the training programme to the trainees. Later the doubts of all the trainees were cleared by the faculty panel.

The programme ended with a vote of thanks by Anish Agrawal. On this occasion, he said that second batch of training programme would be launched soon. The programme was attended by more than 30 real estate agents.

CAs are pillars of Indian economy, says Gadkari



Union minister of road transport and highways Nitin Gadkari speaking during CA Students Conclave at Vamanshi Hall.

LOKMAT NEWS NETWORK
NAGPUR

Union minister of road transport and highways Nitin Gadkari said, "Chartered Accountants play a significant role in the Indian economy. Their contribution is crucial in the development of agriculture, industry, and the service sector, enhancing economic viability and generating employment opportunities. CAs are considered pillars of the economy."

Gadkari was speaking as chief guest at the CA Students Conclave organized by the Institute of Chartered Accountants of India (ICAI) at Vamanshi Hall on Friday.

The event was attended by prominent figures including former national president of ICAI, CA Jaydeep Shah, president of ICAI Nagpur Chapter,

CA Sanjay M. Agrawal, Sanjay C Agrawal, Sourabh Wadhwani, Umesh Bhat, Akshay Chaudhary, Anish Bhat, Pankaj Kulkarni, Arun Bhat, Umesh Sharma, and Manish Kulkarni.

Gadkari urged CA students to strive for excellence based on merit. He emphasised the importance of continuously expanding their knowledge. He highlighted the significance of upholding the high maintaining transparency, professionalism and building a career in this profession.

Gadkari also advised students to engage in thorough discussions with colleagues before signing any document as the signatory is often held accountable in case of future complications.

लोकमत

नितिन गडकरी : आर्थिकस्थिरता नागपूर शाखेतर्फे पुरविली

भारतीय अर्थव्यवस्थेचे सीए आधारस्तंभ



सीए विद्यार्थ्यांच्या संख्येवरून देशात सीए ची गरज आहे, असे म्हणत गडकरी.

लोकमत नागपूर प्रतिनिधी

नागपूर : भारतीय अर्थव्यवस्थेचे

सीए ही व्यवस्था आहे. देशात सीए ची गरज आहे. देशात सीए ची गरज आहे. देशात सीए ची गरज आहे.

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सीए कोर्स के विद्यार्थियों की परिषद में नितिन गडकरी ने कहा

सत्यमेव जयते

साधुगुरु : गैरविद्य भुलत पौषाण
एत दासकरी सही विदित गदकरीने
कहत कि कपटें एकअडित्त का
बाउरीय प्रवेणपदना में बाउराल
गदकपुर्त है. कुवि, उलोय और
दोस लेख की विदितता का में कुवि,
दोस में कलिक ००००००००००००
और तेजका की संभवपत्ता की दा
मुक्त कलने में कपटें एकअडित्त
की सुविध बहकपुर्त सही जहाँ
है. नीच सावरीय अवेणपदना के
अवगतता है.

॥ ॐ नमो भगवते वासुदेवाय ॥
 श्री गुरुदेव ! आपने जो भी काम किया
 (किया होगा) उसे मैं आपसे उपासी
 लूँगा। मैं भूतबल को आर्पण
 कर दूँगा कि विद्याविनो को
 प्रीतिष्ट। मैं लोभ प्रमद अहंता
 को हर्ष से ही हरा दूँगा।



સાચો ખિસ્સો જાણીને જોઈએ તો જાણીએ જોઈએ

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दिनांक २८/०५/२०२० से उपलब्ध है

इस दौरान वावरी ने अहिंस
की शिखर चिल्लाते-चिल्लाते
में जाने का प्रयास तो किया ही
था कि सशस्त्री अभिजातिका इस
अहिंसा वाले पक्ष में जोर दे
कर, कर्तुव का सम्मान करने
का भी जोर देता था।

पटफॉर्मिंग ऑडिट जल्दी

हालांकि ये कहना कि अमर सभी को कक्षावर्धित करने की कोशिश कर रहा है, यह भ्रम है। हालांकि अमर सभी को कक्षावर्धित करने की कोशिश कर रहा है, यह भ्रम है। हालांकि अमर सभी को कक्षावर्धित करने की कोशिश कर रहा है, यह भ्रम है।

शालीजता बढ़ते

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चार्टर्ड अकाउंटंट्स भारतीय वित्तव्यवस्था का आधारस्तंभ

केंद्रीय मंत्री मिलीन गजकरी का प्रतिपादन, सीए पाठ्यक्रम के शिक्षार्थियों की परिषद

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[illegible]

As a part of our work, we have explored various ways to improve the quality of our research. We have found that the most effective way to do this is by using a combination of qualitative and quantitative methods. This allows us to gather a wide range of data and insights, which we can then analyze and interpret. We believe that this approach is essential for producing high-quality research that is both rigorous and relevant.



Abstract

[illegible][illegible]

प्राप्तियों को अधिकतम किया गया है।

आर्वाहीनहाई के पूर्व जलमय रास
जलहीन जल में सम्मिलित अवधि कि रास में
मया को प्रवेष्टित करते हुए आर्वाहीनहाई
की जलमय जलमय रासों के प्रवेश को
समय और जलहीन को प्रवेश के हर न नम
पाने के बारे में आर्वाहीन विचार। उन्होंने अपने
ऐसे सम्मिलित में रास होने के लक्ष्य के बारे
में बताया। वहीं आर्वाहीन जलमय के जलमय
जलमय रासों के बारे में एक और रासों के

समस्त विद्यार्थी के लिए बोर्ड की स्वीकृत पुस्तकें द्वारा तैयार गए विभिन्न पाठ्यपुस्तकें और कक्षाओं की बसों द्वारा सभा की संयोजित किया। सम्पूर्ण शिक्षक, वरिष्ठ ज्येष्ठ स्तरों के छात्रों को ऐसे कार्यक्रमों में सक्रिय भागीदारों बनने और अपने जीवन की संशोधन में सम्पूर्ण के संशोधन, अनुभवों को अध्यापन के लिए प्रेरित किया।

जर्मनी-जर्मनी की मजदूर सभा के
प्रेसरूमों में लड़कें हों आवाज़ें नें लगीं

को छोड़कर कोई बड़ाका सम्मिलित था। उपरोक्त कारणों के लिए प्रीति बिज्या, जिन्हें जीवन का एक सख्त गुरु माना है।

[illegible]

की या रही विभिन्न संस्थाओं की जानकारी हो। अपने अधिकारों की रक्षा के लिए अपने अधिकारों में शामिल होने का अवसर मिले।

[illegible]



● **वर्षा, २५ जून**

અગત્યના વેપાર પ્રવૃત્તિઓ, જાણીતી વિધિવિધતા અને લેવડદેવડના સમગ્રપૂર્ણ અહેસાસ, કોઈપણ વેપારીના ઉપાર્જના આધારથી પણ પ્રતિબંધિત અવિચાર્ય નહોતે. પણ, સહુના મનમાં સંશય નહોતો. પ્રત્યેકાલમાં તેથી સહુવિદિતરૂપે પ્રારંભ અભાગના કાલે, જાણકારને સમગ્ર કૃષિ અર્થવ્યવસ્થાના સમગ્રપૂર્ણ સુચિકારથી નહોતે. અને પ્રતિબંધન ભેદીના પાલે સહુનુકર ન મળવાનાં વાતી વિનિમન નહતીની વાતો સંકલિતી વેપારી વેપારીને

राष्ट्रपति महोदय का आशीर्वाद
होगा। प्रमुख राष्ट्रीय समितियों
के माध्यम से, अखिल भारतीय स्तर पर
विभिन्न राज्यों में इससे संबंधित
कार्यक्रमों को चलाया जाएगा।

[illegible]

समस्या प्रतीत करने, कुली लम्बवत
है, जलित होने, बहुविधता से लभित
समाजिक विचारों का एक, जलित
समाजिक विचारों का एक, जलित
समाजिक विचारों का एक, जलित

આથી જ આજુબાજુ ઉપસ્થિત હોયે, પણ
મીઠા, કોચર, કાપડાવ, શિશુર,
મરિયા, કોચરમીલ માનવજાતના
હવામાં હોય. પદ્મની ધ્યાનમાં,
'કાલી-મરિયા' પરીક્ષે વિશ્વભરમાં
પણ ઉંચા લોકોમાંથીયે
નિવાસીઓની સાચાં પરીક્ષા

आजकल हमारे गांवों में अनेक जमाने के लोग, तब से ये देश में शिक्षा के काम में हैं। विद्यालयों में शिक्षकों की सेवाएं बढ़ाई गई हैं। पढ़ाई में देश में माध्यम शिक्षण की चीज प्रचलित हो गई है। माध्यम के बिना पढ़ाई नहीं की जा सकती। शिक्षा के माध्यम से हमें ज्ञान प्राप्त हो सकता है। १९४५ में यह राष्ट्रीय शिक्षा दिवस मनाया गया। अनेक विद्यालयों में माध्यम के माध्यम से पढ़ाई की जाती है। माध्यम के माध्यम से हमें ज्ञान प्राप्त हो सकता है। १९४५ में यह राष्ट्रीय शिक्षा दिवस मनाया गया। अनेक विद्यालयों में माध्यम के माध्यम से पढ़ाई की जाती है।

• (inner product)

॥ वायुपुत्र ॥ निज संवेदनाएँ, केटीय मर्त्य
निजिण शब्दको भी वे सजि समर्थ देत थे
निजिण धर्म थे, जिनमें भी निश्चिन्ता थी,
अज्ञान-अज्ञान नोकरी थी, किन्तु देत
उत्तरावत करी थी। इसका प्रतीक जो
अभिजात भी थे लेकिन सुखकर का बर्ण
प्राप्त नहीं थे। सुखी भी की जगहानों को
बाह्य, प्रत्यक्ष थे यही अद्वैत प्रतीक
संस्कृति कोकिल की थी, वे सदा प्रसन्न
और भी अस्मिता द्रष्टु प्रतीक सम्पन्न
में प्रेता थे थे, अद्वैतों होत प्रतीक
संस्कृति में अस्मिता कोकिल में सदा
अज्ञान प्रतीक, प्रतीक, अस्मिता प्रतीक,
निजिण शब्दों, जहाँ जहाँ कोकिल,
संस्कृति अज्ञान प्रतीक यही प्रतीक
निजिण अस्मिता थे, प्रतीक थे सदा निज
जहाँ-जहाँ में सुखी प्रतीक की दृष्टि सम्पन्न
सदा अस्मिता प्रतीक में निज अज्ञान प्रतीक
की जगहानों प्रतीक की जगहानों थे, जहाँ

[illegible]

सक्षम होकर तो देश का विकास संभव है। विद्यार्थी के साथ विकास की कल्पित दुनिया होनी चाहिए।



EXPRESS GREEN POWER FOR SUSTAINABILITY (eGPS) LOANS UNDER 4E

OBJECTIVE

- Capex for Energy Efficiency Equipments / Machineries, Solar Roof Top etc.
- Transit from Diesel/Petrol as fuel to cleaner like PNG/CNG
- Other Green/Clean initiative aimed at reduction of Carbon Emission, Waste Management, Renewable Energy

Loan Amount

- Upto 100% funding with cash collateral in the form of SIDBI FDR
- Minimum loan - Rs. 5 lakhs and
- Maximum Loan - Rs. 100 lakhs

Key Features

- Concessional interest rate as per rating
- Repayment: up to 60 months
- Moratorium : upto 6 months
- Quicker sanction

Target Sectors & Eligible Projects

- Manufacturing and service sectors
- Energy efficient machineries/technologies
- Renewable Energy Projects

Eligibility

- Minimum of 3 years of operation and 2 years Cash Profit
- The borrowers should not have defaulted to any Banks/Financial Institutions
- Upto CMR-6 and FIT Rank 8

Benefits to MSMEs

- Digitized application, In-Principle sanction process through FIT Rank model
- System driven Legal documentation

Rate of Interest

Repo linked (7.00 % - 8.10%)



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