



ICAI NAGPUR BRANCH (WIRC)



MONTHLY E-NEWSLETTER

DECEMBER 2023

“वार्ता”



The Institute of Chartered Accountants of India

(Set up by an Act of Parliament)

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Table of Contents

1	Chairperson's Message	2
2	Joint Editor's Message	4
3	Professional Enrichment	5
5	Glimpses of Past Events	9
6	Gist of Past Events - December 2023	12
7	ICAI Nagpur Branch in News	13
8	Infrastructure at a Glance	19



Chairperson's Message

हर साल आता है, हर साल जाता है;
इस नये साल में आपको वो सब मिले;
जो आपका दिल चाहता है

Dear Esteemed Members,

December has closed in, the yet another year of happiness, learnings, teachings, professionalism, due dates and a glorious chapter in the history of ICAI has folded its pages.

"Christmas is a season not only of rejoicing but of reflection" - Winston Churchill

The Year 2023 has moved so fast that we are in December 2023; the month set a jolt to citizens of the State with covid placing its foot once again, leaving the city in deluge; I hope all of you are safe and let us pray that those affected return to their normal life at the earliest.

With the hope that the recently concluded examinations of CA Inter and CA Final students will

bear a great outcome, I wish the foundation students had a decent outing too while they take the first step in the Professional world.

As November's canvas slowly fades, we not only mark the culmination of a vibrant festival season but also wrap up our annual professional commitments. This transition beckons us to a critical juncture – a time to rejuvenate and gear up for the upcoming season. Now, more than ever, it's crucial to fortify our capacities and competencies to navigate the continuous journey of our profession.

In an ever-evolving and dynamic professional landscape, the need to re-engineer our approach is paramount. It's a period where enhancing the quality of our deliverables becomes non-negotiable, and seizing emerging opportunities becomes our collective goal. Let this be a time of reflection, learning, and strategising, ensuring we are well-prepared to meet the challenges

and prospects of the new season.

In this journey, let's reaffirm our commitment to being the torch-bearers of excellence, integrity, and dedication. Our unity is our strength, and it's this solidarity that will propel us to transcend boundaries and carve out new milestones. Together, let's strive to uphold and elevate the esteemed stature of our profession.

While the Nagpur Branch has always been vocal about its events and activities (snapshots of the details of which have been neatly aligned in this newsletter), we are proud of the changed Logo for the Chartered Accountants which reflects the true essence of Nationalism.

The year has descended to its closure and it is imperative that we look upon a few standout achievements that the Branch has achieved in the year passed by:

Chairperson's Message

1. The Nagpur Branch is now installed with solar panels which is expected to save a lot of energy and electricity consumption bills.
2. The conference hall of the Nagpur Branch has been equipped with comfortable sitting and a new sound setup.
3. The heights where the Nagpur Branch stands today, is attributed to the tireless efforts of the stalwarts who have led the Chair in the past. We have installed a Chairman Board in the branch which shows a reflection of all the Chairmen who have led the Nagpur Chapter.

4. **In the most awaited landmark breakthrough of all,** It is proud moment for Nagpur Branch that the new building project of Besa is approved by ICAI Central Council. The infra committee for Nagpur Branch formed by ICAI has discussed the changes suggested by Council and procedure for appointment of Contractor. We are positive that the work of the new building will start very soon under guidance of ICAI.

The Nagpur Branch has been unwavering in its mission to keep you informed and empowered. By leveraging a blend of virtual and in-person events, our informative website, and the exceptional 'वार्ता' newsletter, we have been committed to bringing you the latest updates and opportunities.

It's important to remember that true success is defined not just by immediate achievements but also by our dedication to ongoing learning and development. Let's embrace the opportunities that unfold before us and collaboratively shape a future that exceeds our collective aspirations.

This being the last newsletter edition for the current year, here's to a month brimming with new learnings and significant accomplishments and the hope that the upcoming year will shine in broad daylight for all our stakeholders alike.

**Professionally Yours,
CA Sanjay M. Agrawal**



CA. Amrita Bagdia

Dear Members and Readers,

“Education is the best wealth among all. No one can steal it, no state can snatch it. It cannot be divided among the brothers and it's not heavy to carry. As one consumes or spend, it increases; as one shares, it expands”

Becoming the 6th largest economy of the world, India is rapidly transforming from being the trend follower to becoming the trend setter. Being the signatories of the economy of one the leading nations of the world, we, the Chartered Accountants, are bestowed with the responsibility to be updated with the global happenings. Moving on the same lines, Nagpur Branch has taken various measures to keep their members updated with the latest events and affairs that have occurred worldwide and having a bearing on our profession.

As the year draws to a close, we are delighted to present the December 2023 edition of our newsletter,

Joint Editors Message



CA. Palkesh Khandelwal

encapsulating the noteworthy milestones, insights, and reflections from the realm of finance and accounting.

This year has been a testament to our collective resilience, adaptability, and commitment to excellence. Despite the challenges, our chapter has continued to thrive, fostering professional growth and camaraderie among our members.

In this edition, we reflect on the achievements and contributions made by our members, highlighting the dedication and expertise that define our chapter. From thought-provoking articles to updates on industry trends and regulatory changes, each piece embodies the spirit of knowledge sharing and professional development.

We extend our deepest gratitude to all contributors for sharing their expertise and experiences, enriching the content of this newsletter. Your contributions serve as a testament to the collaborative spirit within our community.

As we look forward to a new year filled with promise and opportunities, let us reaffirm our commitment to continuous learning, ethical practices, and professional excellence. Together, let us strive to elevate the standards of our profession and make a meaningful impact in the financial landscape.

We invite you to immerse yourselves in the insightful articles and updates presented in this newsletter, using this platform as a resource for inspiration and growth.

Wishing you all a joyous holiday season and a prosperous New Year filled with success and fulfillment.

Warm Regards!

Kind Regards,
CA Amrita Bagdia
CA Palkesh Khandelwal
Joint Editors,
Nagpur Branch of WIRC of ICAI

Professional Enrichment



*From Qualification to Practice:
A Blueprint For Newly Practicing
Chartered Accountants*
Adv Ram Deepak Heda

Embarking on a career as a practicing chartered accountant marks the culmination of years of rigorous education and training. As a newly qualified professional, you now possess the foundational knowledge and skills required to navigate the complexities of the financial world. However, transitioning from the academic realm to real-world professional practice demands a multifaceted approach. This guide aims to provide comprehensive insights and practical advice to assist newly practicing chartered accountants in not only surviving but thriving in their evolving roles.

1. Continuous Learning and Professional Development:

The Chartered accountancy profession is in a perpetual state of flux, with accounting standards, tax regulations, and industry practices undergoing constant changes. Newly practicing chartered accountants must adopt a mindset of continuous learning. Consider pursuing post-qualification

certifications, such as the Chartered Financial Analyst (CFA), DISA and other courses to deepen your financial analysis & technical skills. This not only enhances your expertise but also positions you as a versatile professional in a competitive market. Engage in ongoing professional development by attending workshops, seminars, and webinars. Consider pursuing advanced certifications or specialized training to stay abreast of the latest developments in the field. Don't complete your CPE Hours just for the sake of compliance, actively try to aim for professional development through these trainings.

2. Building a Strong Professional Network:

Networking is a cornerstone of professional success. Actively participate in industry events, join professional organizations, and cultivate meaningful connections with peers, mentors, and experienced professionals. A robust professional network provides

access to diverse perspectives, valuable insights, and potential career opportunities. Attend local and international conferences, utilize online platforms, and be proactive in reaching out to build a network that can support your career aspirations.

3. Effective Communication Skills:

The ability to communicate complex financial information effectively is a hallmark of a successful chartered accountant. Hone both your written and verbal communication skills to convey intricate financial concepts in a clear and concise manner. Practice tailoring your communication style to diverse audiences, whether it's clients, colleagues, or stakeholders. Effective communication enhances your ability to articulate financial insights and builds credibility within the professional community.

Professional Enrichment

4. Ethical Considerations:

Integrity is the bedrock of the CA profession. The country and the economy is highly dependent on ethical Chartered Accountants. Uphold the highest ethical standards in all professional dealings. Understand the nuances of ethical decision-making and apply a principled approach to navigate complex situations. Regularly review and update your knowledge of ethical guidelines and codes of conduct set forth by professional accounting bodies. A commitment to ethical behaviour not only builds trust with clients but also contributes to the overall reputation of our prestigious profession.

5. Client Relationship Management:

Successfully managing client relationships is integral to building a thriving practice. Try to develop your skills as a problem solver. Develop a deep understanding of your clients' needs, preferences, and industry-specific challenges. Regularly communicate with clients to provide updates on financial matters and offer value-added services. Establishing trust and delivering exceptional client service not only secures repeat business but also fosters positive word-of-mouth referrals.

6. Embrace Technology:

AI is the future and as a new practising CA it is utmost important that

you absorb the technology for your benefit. The digital transformation of the profession is underway, and newly practicing chartered accountants must embrace technology to remain competitive. Stay abreast of the latest accounting software, data analytics tools, and automation solutions. Invest time in training and upskilling to harness the full potential of technology, enhancing efficiency, accuracy, and overall client service. Technological proficiency is increasingly becoming a distinguishing factor in the modern accounting landscape. Remember your investment in technology will have far reaching effects in you getting an edge over the other professionals who are still hesitant to embrace technology to its capacity.

7. Work-Life Balance:

While the demands of a burgeoning practice can be intense, maintaining a healthy work-life balance is paramount for long-term success and personal well-being. Establish clear boundaries between work and personal life, and prioritize self-care right from the first day of your practice. Cultivate hobbies, spend quality time with family and friends, and ensure that you recharge both physically and mentally. Striking a balance between professional commitments and personal life is key to sustaining a fulfilling and enduring career.

8. SUPER Specialization and Niche Focus:

The world that we grew up was a world of specialization. Today Super Specialization is need of the hour. Identify areas of specialization or niche markets within the profession that align with your interests and expertise. Developing expertise in a specific industry or niche, such as healthcare, technology, or real estate, can set you apart from competitors. Super Specialization allows you to cater to clients with unique needs and positions you as an authority in your chosen field.

9. Professional Indemnity Insurance:

Protect your practice by obtaining professional indemnity insurance. In India where penetration of life insurance is merely 4 -5 %m professionals do not take the Professional Indemnity Insurance seriously. This type of insurance provides coverage against claims of negligence, errors, or omissions in your professional services but also instill a sense of confidence and protection in your mind. Having insurance in place not only mitigates financial risks but also instills faith in your clients, demonstrating your commitment to accountability and responsibility in your practice.

10. Mentorship and Professional Guidance:

Seek mentorship from experienced

Professional Enrichment

chartered accountants or business professionals who can provide valuable guidance and insights. A mentor can offer advice on navigating challenges, share practical experiences, and help you make informed career decisions. Join professional mentoring programs or seek out mentors within your network to benefit from their wisdom and perspective.

11. Social Media Presence and Personal Branding:

Establish a professional presence on social media platforms to enhance your visibility within the industry. Build a professional website of your firm. Develop a personal brand that reflects your expertise, values, and unique offerings. Sharing valuable insights, participating in discussions, and showcasing your professional achievements can contribute to building a strong online presence and attracting new clients.

12. Explore Alternative Fee Structures:

Consider alternative fee structures beyond traditional billing system. Value-based pricing, fixed fees, or project-based billing can offer more transparent and predictable costs for clients while aligning your compensation with the value you provide. Exploring alternative fee structures can differentiate your practice and appeal to a broader range of clients.

13. Collaborate with Other Professionals:

Forge collaborative relationships with professionals in related fields, such as legal, investment, or business consulting. Collaborative partnerships can enhance the range of services you offer and provide comprehensive solutions to clients. Cross-referrals between professionals also contribute to a mutually beneficial network.

14. Engage in Thought Leadership:

Position yourself as a thought leader in your niche by sharing your expertise through articles, blogs, or paper presentations. Contribute to industry publications, speak at conferences, and participate in panel discussions. Establishing yourself as a thought leader not only enhances your professional reputation but also attracts clients who value your insights and expertise.

15. Patience and Persistence for First-Generation CA:

Recognize that building a successful CA practice, especially as a first-generation chartered accountant, requires a considerable amount of patience and persistence. Be prepared for challenges and setbacks, and view them as opportunities for learning and growth. Resist the urge to measure success solely based on short-term outcomes, and instead, adopt a long-term perspective. During the initial

years try to cultivate patience and prioritize relationship-building over rapid expansion. Building a sustainable practice is often a gradual process that involves consistently delivering high-quality services, establishing trust, and developing a positive word-of-mouth reputation.

In the ever-evolving realm of chartered accountancy, success is not just about technical expertise—it's about embracing a holistic approach. The journey of a newly practicing chartered accountant is marked by continuous learning, adaptability, and a commitment to excellence. As you embark or continue on this journey, remember the importance of continuous learning, ethical considerations, client relationships, and the integration of technology. Yet, beyond these, cultivate an abundance mindset—a transformative force that not only shapes individual success but elevates the entire profession. Remember, the future is abundant, and your potential knows no bounds.

Professional Enrichment



Understanding Management Information Services (MIS)

CA. Shradha Agrawal

Management Information Systems (MIS) are pivotal in modern organizations, acting as a vital backbone for effective decision-making processes. An MIS integrates people, technology, and data to facilitate the collection, processing, storage, and dissemination of information required for managerial functions.

Components of MIS:

Data Gathering: MIS collects data from various sources within and outside the organization. This data is then processed and organized to derive meaningful insights.

Information Processing: Once data is collected, MIS processes it to generate valuable information. This involves sorting, analyzing, and summarizing data to create reports and dashboards.

Storage: MIS employs databases and data warehouses to store information securely. This ensures easy access to historical data for future reference.

Information Dissemination: The processed information is distributed to relevant stakeholders in the organization through reports, presentations, or via digital dashboards accessible on computers or mobile devices.

tion through reports, presentations, or via digital dashboards accessible on computers or mobile devices.

Functions of MIS:

Decision Support: MIS provides managers with accurate and timely information, enabling them to make informed decisions that align with organizational goals.

Planning and Control: It assists in planning future strategies by providing insights based on historical data. It also helps in monitoring and controlling ongoing operations.

Resource Management: MIS aids in the efficient allocation and management of resources such as finances, personnel, and materials by providing real-time data.

Performance Evaluation: It enables the evaluation of organizational performance against predefined benchmarks and goals.

Benefits of MIS:

Improved Decision-making: MIS provides accurate, relevant, and timely information to managers, enhancing their decision-making abilities.

Increased Efficiency: By streamlining processes and providing real-time data, MIS contributes to increased operational efficiency.

Competitive Advantage: Organizations using MIS effectively gain a competitive edge by utilizing information as a strategic asset.

Enhanced Communication: MIS facilitates better communication within and outside the organization, ensuring the flow of information among stakeholders.

In conclusion, Management Information Systems serve as a cornerstone for organizational success in today's data-driven world. By harnessing data and transforming it into valuable insights, MIS empowers managers to make informed decisions, thereby driving the organization towards its objectives.

Glimpses of Past Events

Circular/Activity



Glimpses of Past Events

Circular/Activity

The Institute of Chartered Accountants of India
Serving Society
Organized by ICAI Nagpur Branch (WRC)

Seminar on PMLA

Day & Date: Tuesday 19th December, 2023 | Time: 4.00 to 7.00 PM
Venue: ICAI Bhawan, Shantoli, Nagpur



Topic: Reporting Obligations and Procedures for CAs under PMLA
Speaker: CA. Rakesh Singhvi, Mumbai

Topic: CA as Reporting Entity under PMLA and Overview of PMLA issued by ICAI
Speaker: CA. Pranav Adhikari, Nagpur

Fees: ₹500/- + GST
Program Followed by Q & A
Registration Link: www.nagpuricai.org/registration.aspx

Dr. Smita M. Agarwal (Chairperson) 98221 00000	Dr. Nitin Dabhade (Vice-Chairperson) 98671 00000	CA. Omendra Bhatia (Secretary) 98930 00000	CA. Swapnil Bhosale (Treasurer) 98930 00000	CA. Deepak C. Jaiswal (Honorary Secretary) 98700 00000
CA. Nitin Dabhade (Joint Secretary) 98671 00000	CA. Deepak Bhosale 98930 00000	CA. Anil R. Morel 98930 00000	CA. Pranav Adhikari 98930 00000	CA. Rakesh Singhvi 98221 00000

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The Institute of Chartered Accountants of India
Serving Society
ICAI Nagpur Branch (WRC)

Unleashing New Horizons: A Seminar on Growth and Opportunity

Day & Date: 19 Dec 2023 | Time: 09.00 AM – 01.00 PM
Venue: ICAI Bhawan, Shantoli, Nagpur

Friday 15 Dec 2023	Topic 1: Speaker: Topic 2: Speaker:
Saturday 16 Dec 2023	Topic 1: Speaker: Topic 2: Speaker:
Sunday 17 Dec 2023	Topic 1: Speaker:
Wednesday 20 Dec 2023	Topic: Speaker:

Fees: ₹500/- + GST
Registration Link: www.nagpuricai.org/registration.aspx

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Glimpses of Past Events

Circular/Activity



CAPL-Winner Team



CAPL- Runners up Team

Gist of Past Events

Activity for Students - December 2023

WICASA Activity:

Sr. No	Date	Programme Type	Topics	Speakers
1	01/12/2023	WICASA	MOCK Test Series Round- 1 CA. Foundation for Nov. 2023 Exam Business Mathematics Logical Reasoning & Statistics.	
2	02/12/2023	WICASA	MOCK Test Series Round- 1 CA. Foundation for Nov. 2023 Exam Business Economics and Business and Commercial Knowledge	
3	02/12/2023	WICASA	Interactive Meet with BOS Chairman on New Curriculum	CA. Vishal Doshi Chairman, Board of Studies (Academics), ICAI
4	03/12/2023	WICASA	One Days Revision Series for CA Foundation Principles and Practice of Accounting.	CA. Deepak Motwani Nagpur
5	07/12/2023	WICASA	Branch Level Sketching Competition Topic. 1. Marine Life 2. Geometric Art 3. A seashell or Collection of Seashells	Judges:
6	09/12/2023	WICASA	CA Students' National Talent Search-2023 Organised by SSEB hosted by Nagpur Branch of WICASA Branch Level Dashboard Visualisation Competition	Judges:
7	14/12/2023	WICASA	Tally Workshop Mastering Tally: Elevate your works style and Enrich your Article Experience.	Speaker: CA. Pankaj Deshpande
8	16/12/2023	WICASA	Excel Workshop Excel workshop for a Journey of Knowledge and skill enhancement	Speaker: CA. Dhananjay Gokhale
9	18/12/2023	Career Counselling	Career Counselling Program How to pursue CA Course	Speakers: CA. Sumit Soni
10	19/12/2023	WICASA	Half Day Training Session - Prevention of Money Laundering Act, 202	Chief Guest: CA. Saket Bagdia Past Chairman Speaker: CA. Rajesh Sanghvi Mumbai
11	21/12/2023	Career Counselling	Career Counselling Program	CA. Ranjeet Kumar Agrawal, Hon. Vice President, ICAI CA. Umesh Sharma, CCM CA. Sanjay M. Agrawal Chairperson CA. Trupti Bhattad, MCM CA. Sumeet Soni Speaker
12	21/12/2023	WICASA	Interactive Meet of Hon. Vice President, ICAI with Students	CA. Ranjeet Kumar Agrawal, Hon. Vice President, ICAI

वित्तीय दुनिया में नवीनतम घटनाओं के साथ अद्यतन रहने की आवश्यकता

उम्मुक्ताईनी की जाईसीएआई नामानुर शास्त्र का विस्तृत वाक्यरता अधियान



de la vie, mais aussi de l'art. C'est à ce moment que l'artiste devient véritablement un artiste. Il n'est pas nécessaire de faire de l'art pour être un artiste, mais il est nécessaire d'être un artiste pour faire de l'art. C'est une question de degré, pas de principe.

• भारत, अमरा लिंगायत, यही तीन

ਗੁਰ ਪਾ ਗੁਰ ਪੈ ਗੁਰ ਪੈ ਅਧਿਆਤੇ ਸੇ ॥

आईसीएआई ७५.५ ट्रिलियन भारतीय अर्थव्यवस्था के निर्माण में भागीदार

आईसीएआई के राष्ट्रीय उपाध्यक्ष सीए रंजीत कुमार अग्रवाल का प्रतिपादन



CA छात्रोंके लिए सेमिनार

■ नागपुर, व्यापार प्रतिनिधि, वेस्टन इंडिया चार्टर्ड असोसिएटेडस म्हूऱ्हेस एसोसिएशन (डल्क्युआसाईएसए) ने बॉअर्डेस चेयरमैन के स्थान इटरीक्टर मोर्ट का आयोजन किया. चार्ड ऑफ स्ट्रोज (एकेडमिक्स) के चेयरमैन विश्वाल दोषी शामिल हुए. नवोदित चार्ड ऑफ कार्डेसा लात्रो के लिए नए पाठ्यक्रम पर अपूर्ण अंतर्भूति और दिशा ग्राह करने का मार्ग प्रशस्त किया. उन्होंने पाठ्यक्रम के व्यावहारिक और सेनेटिक पहलुओं पर प्रकाश दाला और उनसे लगातार बदलते उत्तरों में अवसरों का लाभ उठाने का आग्रह किया. संजय



भारत में बैंकिंग प्रणाली बुनियादी आवश्यकता

विर्क की आईसीएआई नागपूर शाखा का वित्तीय साक्षरता अभियान



वित्तीय साक्षरता अभियान कार्यक्रम का आयोजन

नागपुर। डब्ल्यूआईआरसी की आईसीएआई नागपुर शाखा ने श्री बिंजानी सिटी कॉलेज के साथ 'भारत में बैंकिंग प्रणाली- बुनियादी आवश्यकता' विषय पर वित्तीय साक्षरता अभियान कार्यक्रम का आयोजन किया। कार्यक्रम में नागपुर शाखा के अध्यक्ष सीए संजय एम. अग्रवाल, कॉलेज के प्रिंसिपल डॉ. सुजीत मीटर, कार्यक्रम के समन्वयक डॉ. स्वाति गोडे, सोनाली गिरहे और श्री बिंजानी सिटी से प्रिया जोशी की उपस्थिति रही। संजय अग्रवाल ने वित्तीय दुनिया में नवीनतम घटनाओं और विकास के साथ अद्यतन रहने की आवश्यकता पर जोर दिया। उन्होंने कहा कि इस पहल का प्राथमिक उद्देश्य न केवल छात्रों को वित्तीय और कर साक्षरता के बारे में शिक्षित करना है, बल्कि भारत को 5 ट्रिलियन अमेरिकी डॉलर



की अर्थव्यवस्था बनाने के उद्देश्य की प्राप्ति में सहायता करना भी है। छात्रों और लोगों के लिए इस तरह के ज्ञान उन्मुख और उपयोगी कार्यक्रम के आयोजन के लिए बिंजानी सिटी कॉलेज को बधाई दी। नागपुर शाखा की कोषाध्यक्ष सीए स्वरूपा वजलवार ने वित्तीय और कर साक्षरता अभियान शुरू करने के पीछे के विचार के बारे में जानकारी दी। सत्र में 120 से अधिक प्रतिभागियों की सक्रिय भागीदारी देखी गई।

आईसीएआई के उपाध्यक्ष सीए रणजीत कुमार कल शहर में

नागपुर, बल्लूआईबारसी की आईटीएआई नागपुर शास्त्र के अध्याय सीरीज संजय एम. अग्रवाल ने बताया कि सीएस रणजीत कुमार अग्रवाल, आईटीएआई के उपाध्यक्ष 21 गुरुवार को नामपुर का दौरा करते हैं। वह डोटल मेंटर व्याजट राजदासपेठ नामपुर में मुख्य अधिकारी के स्वरूप अपने सवर्यों के लिए क्रॉसिंग व होराहजान्स सेमिनार की पूरे दिन शो में बलाणी।

वह होटल सैटर प्लाईट में सदस्यों और आईसीएआई बगल, धातवी, नागपुर में छात्रों के साथ भी बातचीत करते थे येरपत्तन ने सभी सदस्यों और छात्रों भी अर्थक्रम में भाग लेने और उपाध्यक्ष, आईसीएआई के साथ बातचीत करने का अनुरोध किया और सेनिनार मीट का लाभ उठाने का अनुरोध किया है।

चार्टर्ड अकाउंटेंसी कोर्स अवसरों का सागर : रणजीत अग्रवाल



अंतिम बारावर लियो पर करियर पठमर्ह कार्यक्रम आगोडिये निवा राय अंग्रेजीवाली नी वारान्सी लाला और अंग्रेजीवाले के बोर्डर इनियल स्टैट एक्स्प्रेस लालामोहन (लालाअंग्रेजीरामराम) की वारान्सी लाला द्वारा केंद्रीय बोर्डर नामांगन के बाहर रहनुपर्यन्त हम दो आगोडिये लिया गया है।

Infrastructure at a Glance 2022-2023



Renovated Conference Hall
with Comfortable Chairs
and New Sound System



ICAI ACP Board

Infrastructure at a Glance 2022-2023

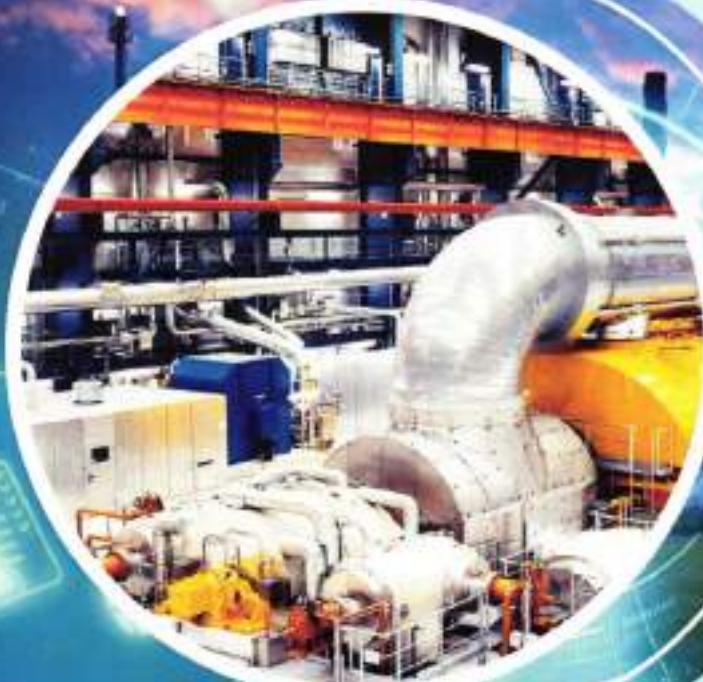


Installation of Solar



Chairman Board

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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