



ICAI NAGPUR BRANCH (WIRC)



MONTHLY E-NEWSLETTER

OCTOBER 2023

“विद्या”



The Institute of Chartered Accountants of India

(Set up by an Act of Parliament)

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Chairperson's Message

Dear Professional Colleagues,

Abraham Lincoln once said-

"Don't worry when you are not recognized, but strive to be "**Worthy of Recognition**"

We always strive to do the best for our Client and put our heart, mind and soul for ensuring all timely compliances and their law requirements. One thing which needs to be recognized and appreciated by our Clients should be the Value Creation done by we Professionals and that is what makes us worthy of recognition.

I believe that after the hectic Tax Audit Season filled with lot of anxiety, the month of October promises more anxiety with filing of Income tax returns related to those statutory audits and tax audits. Reliability and Responsibility are the two important and

compulsory dresses for every Chartered Accountant to adorn and enrich.

The month of October was studded with the most awaited Hon. President Visionary CA Aniket Talathi visit to Nagpur Branch. A two day National Conference on Real Estate Transactions and Emerging opportunities was held on the occasion of President visit which was widely attended by members from all across the Vidarbha. The National Conference was further enlightened by the presence of Central Council Members - CA Durgesh Kabra, CA Mangesh Kinare and CA Umesh Sharma along with the most cherished presence of 3 Past Presidents of ICAI - CA Sunil Talati, CA Ashok Chandak and CA Jaydeep Shah. It was a great event with great learnings from the renowned Speakers. Words of Wisdom from

President, ICAI wherein he shared the works done at Top level for the members benefit as well as insight about new education curriculum and Exam pattern for CA Students. "Take the charge in your hand and Perform while following all Auditing and assurance standards " was the appeal by Hon. President. An interactive meet with the Past Chairmans of Nagpur Branch, Inauguration of Solar System at Nagpur Branch, Inauguration of Accounting Musuem and Inauguration of TEL Program were another highlight of President Visit.

We were further privileged by the visit of stalwarts and Leaders at our own Western India Regional Council led by Dynamic and Dashing Chairman CA Arpit Kabra, Vice Chairman CA Hitesh Pomal, Secretary CA Saurabh Ajmera & Treasurer CA Ketan



Chairperson's Message

Saiya. A full GST Conclave was organized during the visit with Superb speakers covering all aspects of GST and the conclave was widely attended by members from across Vidarbha area. A superb Career Counselling program, MOU signed with University, Interaction with various personnel from Universities as well as interaction with Past Chairmen of Nagpur Branch was the highlight of WIRC Visit. WIRC Chairman highlighted the initiatives of WIRC for the benefit of members and urged members to become more techno savvy and use new accounting tools for making our tasks

easier.

A host of activities were continued to be organized for the benefit of CA Students under the able Chairmanship of WICASA Chairman CA Sanjay M Agrawal.

I congratulate and thank the contributors for this newsletter - Senior Chartered Account CA Naresh Jakhotia and Young Chartered Accountant CA Shubham Jain.

I urge upon respected members to continue contributing their articles for publishing in the newsletter. I place on record thanks to the Sponsor for this newsletter

"SIDBI" for its continued support.

I conclude by quoting -

"Keep Smiling, because life is a beautiful thing and there is so much to smile about"

Warm regards
CA Sanjay M Agrawal
Chairperson
Nagpur Branch



Professional Enrichment



If deductees PAN is not linked with Aadhar – Deductor will be penalized if TDS done at Normal TDS Rate

CA. Naresh Jakhotia

Out of 70.24 Cr PAN issued so far, around 11.50 PAN are not linked with Aadhar. Non-linking of PAN with Aadhar has a serious repercussion from the TDS perspective. Every deductor is now required to check it at the time of payment or credit of the amount of the payee. Rather, the verification has to be done on a real time basis now. Many deductors are now receiving or will receive the short deduction notice by TDS CPC. Let us visit the latest amendment & impact of non-linking of PAN with Aadhar:

1. Tax Deduction at Source (TDS) is required to be done by the taxpayers at prescribed rate. Normally, the TDS rate is in the range of 0.10% to 10% depending upon the nature of payment.
2. The normal rate of TDS as discussed hereinabove is subject to a rider that the recipient has a valid PAN and the same is furnished to the payer.

3. In case the recipient (i.e., deductee) doesn't have a valid PAN or didn't furnish it to the deductor then the TDS is applicable at a higher rate which is normally 20% (5% in case payment is covered by section 194-O/194-Q). Further, a person who doesn't have a valid PAN cannot furnish declaration in Form 15G/15H.
4. Income tax Act categorically provides that, if the PAN provided to the deductor is invalid or does not belong to the deductee then it shall be deemed that the deductee has not furnished his PAN & TDS shall be required to be done at a higher rate of 20% or 5%.
5. As we all know, the Income Tax Act provided for compulsory linking of PAN with Aadhar and the last date for linking was 30th June 2023. Those PAN which has not been linked with Aadhar has now become inoperative. Around 11.50 Cr of the existing PAN has been invalidated as of now.
6. As a result of this, payment to all the persons whose PAN is not linked with Aadhar will attract TDS at a higher rate of 20% or 5% and not at a regular rate of TDS.
7. One may note that the liability to do TDS triggers in the hands of the deductor (a) at the time of payment or (b) at the time of credit to the account of the payee, whichever is earlier. If on the date of making the payment/credit, the PAN of the deductee is invalid then the TDS will be required to be done at a higher rate of 20% or 5%. In short, the deductor has to do TDS at the rate as applicable at the time of payment/credit. The change in the status of the PAN from invalid to valid at subsequent dates will not change the liability which has already triggered at the time of payment/credit only.

For example, M/s. X Ltd has



Professional Enrichment

paid interest of Rs. 1 Lakh to Mr. A on 01.11.2023. The PAN of Mr. A was invalid on 01.11.2023 as it was not linked with Aadhar. Subsequently, Mr. A linked the PAN with Aadhar on 02.11.2023. In this case, since the liability of M/s. X Ltd has arisen on 01.11.2023, TDS is applicable at a higher rate of 20%. Even though the status of the PAN has changed from invalid to valid on the very next day, the deductor is not allowed to proceed with TDS at a lower rate.

Representation to CBDT:

1. TDS is already an unrewarding compliance burden on the deductor just to ensure that the Income tax department is able to track the taxability of income in the hands of the recipient. The present impact arising due to non-linking would be very severe. It would be better if CBDT comes out with some relief measures and eases the impact of non-linking of PAN with Aadhar.
2. Present amendment is designed to ensure that every PAN gets linked with Aadhar. When the same is achieved (just by linking PAN with Aadhar subsequently) then the correction statement should rectify the demand retrospectively. Asking the taxpayers to pay TDS at a higher rate despite the fact that TDS is done by the

payer at a normal rate & income trail is already established is unnecessary complicating the issue.

3. CBDT needs to distinguish the case of invalid PAN from No PAN cases. In my view, CBDT should give blanket relief to the taxpayers in such cases. At least, some relaxation should be provided for FY 2023-24 as this is the first year wherein taxpayers may be realizing its impact.
4. The present utility "e-verify PAN" at the income tax portal provides the status of the PAN as on the date of search and there is no utility or feature to provide the status of the PAN of earlier date.

For example, M/s. X Ltd has purchased the goods of Rs. 1 Cr from Mr. A on 01.11.2023. The PAN of Mr. A was invalid on 01.11.2023 as it was not linked with Aadhar.

Subsequently, Mr. A linked the PAN with Aadhar on 02.11.2023.

M/s. X Ltd has paid the amount against purchase to Mr. A on 03.11.2023.

At the time of payment, M/s X checked the status of the PAN at the income tax portal (prior to making the payment) and found on the date of the payment that the PAN is valid one

and so deducted the TDS @ 0.10% i.e., at normal TDS Rate under section 194Q prior to making the payment and recorded it in its books. Now, M/s X Ltd is sure to get the short deduction notice.

In this case, M/s X Ltd will not be having any tool to verify the status of the PAN as on 01.11.2023 after the expiry of the said date. In short, verification at the time of "Payment or credit, whichever is earlier" is the only date where the deductor can carry out the verification activities. On 03.11.2023, M/s X Ltd will find the status of Mr. A as valid only.

In this case, since the liability of M/s. X Ltd has arisen on 01.11.2023 and since the PAN is invalid as on that date, TDS is applicable at a higher rate of 5%.

Even though the status of the PAN has changed from invalid to valid on the very next day, the deductor is not allowed to proceed with TDS at a normal TDS rate. It may have happened that M/s X Ltd has received the goods on 02.11.2023 but recorded it in its books on 01.11.2023 from GST perspective; still the benefit of normal TDS rate will not be available as the date of credit will be reflected as 01.11.2023 & not 02.11.2023.



Professional Enrichment



Recent Judicial Precedent on Reassessment proceedings under section 148

CA. Shubham Jain

The revamping of the provisions of reassessment under section 147 of the Income tax Act, 1961 ('the Act') vide the Finance Act, 2021 along with the unprecedented time of the Covid-19 pandemic and Taxation and Other Laws (Relaxation and Amendment of certain provisions) Act, 2020 ('TOLA') had led to a wide array of litigable issues with respect to the timelines of the notice, approval of the specified authorities, etc. leaving the taxpayers and tax practitioners confused.

Now that these litigable issues have reached before the Hon'ble courts across jurisdictions, the new provisions for the reassessment have started to settle, providing the taxpayers and tax practitioners some clarity. It is pertinent to look at the validity of notices particularly in case of reassessment proceedings when the law has been revamped recently. In this article, we shall look at one such issue raised before the Hon'ble Court and the adjudication thereof.

One of the major issues which

raised concerns was the approval of the specified authorities required to be obtained by the Assessing Officers under section 151 for making an inquiry and issuance of an order under section 148A. An approval under section 151 is a prerequisite for conducting an inquiry under section 148A and consequently issuing an order under section 148A(d) and notice under section 148.

The first step for any reassessment proceedings under section 147 now is obtaining approval under section 151 from the specified authority for conducting an inquiry under section 148A. Section 151 provides for approval from different specified authorities in 2 scenarios as provided below.

- In case 3 years or more have elapsed from the end of the relevant assessment year – Approval of Principal Chief Commissioner or Principal Director General or Chief Commissioner or Director General is required to be

obtained;

- In case 3 years or more have *not* elapsed from the end of the relevant assessment year – Approval of Principal Commissioner or Principal Director or Commissioner or Director is required to be obtained

To understand the problem in its entirety, we must also look at the provisions of section 149, wherein, the time limits for issuance of notice under section 148 are provided for. Section 149 again provides for 2 scenarios.

- Where income likely to have escaped assessment is more than Rs. 50 lacs – Notice under section 148 can be issued up to 10 years from the end of the relevant assessment year
- Where income likely to have escaped assessment is less than Rs. 50 lacs – Notice under section 148 can be



Professional Enrichment

issued up to 3 years only from the end of the relevant assessment year

It is apparent that these 2 sections are directly interlinked. In a case where income likely to have escaped assessment is less than Rs. 50 Lacs, notice under section 148 has to be issued within a period of 3 years with a prior approval from PCIT or PDIT or CIT or CIT.

In case income likely to have escaped assessment is more than Rs. 50 Lacs, notice under section 148 can be issued for up to a period of 10 years with a prior approval from PCCIT or PDGIT or CCIT or DGIT.

During the Covid-19 pandemic, TOLA, 2020 extended the limitation period under section 149 for the issuance of notice under section 148. Now when the limitation period of 3 years was extended for cases having escaped income likely below Rs. 50 Lacs under section 149, it became a question that in such

cases whether the approval of PCIT or PDIT or CIT or CIT shall be valid or the approval of PCCIT or PDGIT or CCIT or DGIT is required to be obtained. The reason for such doubt was that even when the time limitation for issuance of notice under section 149 was increased, whether it had any impact on the approval of specified authority needed to be obtained under section 151.

This question was answered by the **Hon'ble Bombay High Court in the case of Siemens Financial Services (P.) Ltd. v. DCIT - [2023] 154 taxmann.com 159**, wherein, the Hon'ble Court held that the extension of the limitation period for issuance of notice under section 149 had no impact on the period of 3 years provided for in section 151 for deciding the specified authority whose approval is required.

In this case, the assessment year under consideration was 2016-17. The notice under section 148 was

issued dated 31 July 2022, which after considering the time limit extension by TOLA, 2020 was within the time of 3 years. However, the approval obtained by the Assessing Officer was of PCIT. The assessee contended that the said approval is incorrect as 3 years have elapsed from the end of the relevant assessment year AY 2016-17 on 31 March 2020. Even though the time limit for issuance of notice under section 149 was extended, since 3 years have elapsed from the end of the relevant assessment year the approval to be obtained was of PCCIT or PDGIT or CCIT or DGIT. The Hon'ble Bombay High Court while appreciating the law held that the provisions of TOLA, 2020 only impacted section 149 in this scenario and section 151 being a separate provision was not impacted by the same. Based on the same, the Hon'ble Court held the issue in favour of the assessee.

Glimpses of Past Events

Circular/Activity



Full Day GST Conclave



Press Meet with CA. Aniket Sinil Talati,
Hon'ble President ICAI

Glimpses of Past Events

Circular/Activity

The Institute of Chartered Accountants of India
(Set up by an Act of Parliament)

CPE : 12 hrs

**TWO DAYS NATIONAL CONFERENCE ON
REAL ESTATE TRANSACTIONS AND
EMERGING OPPORTUNITIES**

Organized by Committee for Members in Practice (CMP) ICAI
Hosted by ICAI Nagpur Branch of WRC

Day & Date : Thursday, 12th & Friday, 13th October 2023 | Time : 8.00 am to 5.00 pm
Venue : Hotel Centre Point, Ramdeshpur, Nagpur


CA. Anil Talyar,
Hon. President, ICAI


CA. Ranjeet Kacker Agrawal,
Hon. Vice President, ICAI


CA. Prakash Sharma, CPM
& Chairman, Committee for
Members in Practice (CMP), ICAI


CA. Umesh Sharma, CPM
& Vice Chairman, Committee for
Members in Practice (CMP), ICAI



Two Days National Conference on
Real Estate Transactions and Emerging opportunities

Glimpses of Past Events

Circular/Activity



Past Chairmen of Nagpur Branch Meet with
Hon'ble President of ICAI,
CA. Aniket Sunil Talati



Inauguration of Accounting Museum by
Hon. President, ICAI CA. Aniket Talati



Inauguration of Solar System by
CA. Aniket Talati Hon'ble President, ICAI



MCM Meeting with
Hon. President, ICAI CA. Aniket Talati

Glimpses of Past Events

Circular/Activity



MCM With
CA Arpit Kabra, Hon'ble Chairman WIRC



Inauguration of TEL Program
at the hands of
Hon'ble Chairman WIRC,
CA. Arpit Kabra



Press Meet
CA Arpit Kabra, Hon'ble Chairman WIRC

Gist of Past Events

Activity for Students - October 2023

Sr. No.	Date	Programme Type	Topics	Speakers
1	01/10/2023	WICASA	One Day Revision Series	Speaker: CA. Rupam Bardia
2	03/10/2023 to 11/10/2023	WICASA	Mock Test Series Round II CA Intermediate Course for M 2023 Mock Test Exam Paper1: Accounting Paper2: Corporate and other Laws Paper3: Cost and Management Accounting Paper4: Taxation Paper5: Advance Accounting Paper6: Audit & Assurance Paper7: Enterprise Information System and Strategic Management Paper8: Financial Management and Economics for Finance	
3	07/10/2023	WICASA	One Day Regional Seminar on GST	Chief Guest: CA. Arpit Kabra Chairman WIRC Guest of Honours: CA. Hitesh Pomal Vice Chairman WIRC of ICAI CA. Sourabh Ajmera Secretary WIRC of IC CA. Ketan Saiya Treasurer WIRC of ICAI Speakers: CA. Gautam Lath, RCM CA. Manish Gadia Past Chairman of WIRC CA. Preetam Batra Nagpur
4	08/10/2023 To 11/10/2023	WICASA	Garba Workshop for CA Student	Trainer: Ms. Swati Bante Renound Garba Train
5	09/10/2023 to 10/10/2023	WICASA	Two Days Revision Series	Speakers: Prof. Kunal Mandhar
6	11/10/2023 To 12/10/2023	WICASA	Two Days Revision Series	Speakers: Prof. Kunal Mandhar
7	13/10/2023	WICASA	Interactive Meet with Hon. President, ICAI	CA. Anik Talati Hon.President, ICAI CA. Jaydeep Shah Past President, ICAI CA. Durgesh Kabra CCM CA. Mangesh Kinare CCM CA. Sanjay M. Agrawal Chairperson CA. Akshay Gulhane CA. Sanjay C. Agrawal Chairperson WICASA

अकाउंटेंसी संग्रहालय का हुआ शुभारंभ

आईसीएआई की नागपुर शाखा में कैरियर परामर्श का आयोजन

स्थानीय

विद्यम की धारा | 5

અનુભૂતિ અનુભૂતિ અનુભૂતિ

अकाउंटेंसी संग्रहालय का शुभारंभ और कैरियर परामर्श का आयोजन



प्रान्नअर कालज आफ नागपूर परिसरात अकाउंटन्सी संग्रहालय

खनीअर
रमयुपदेशजाते
आयोजना



ਤੇਜਵਾਨ ਸਾਡੇ, ਕਾਨੂੰਨੀਤਿਆਂ
ਵਾਲੇ ਸਾਡਾਤਾਂ ਦੇ ਵਾਲੇ
ਜਿਥੁਣੁ ਤੁਸਾ ਜਾਂ ਕੋਈ
ਕਾਨੂੰਨੀਤਾਂ ਵਾਡੀ ਅਤੀ ਹੋਰੀ
ਕਾਨੂੰਨੀਤਾਂ ਦਾ ਤੁਹਾਨੀ
ਤੇਜਵਾਨ ਸਾਡੇ ਕਾਨੂੰਨੀਤਾਂ
ਵਾਲੇ ਸਾਡਾਤਾਂ ਦੇ ਵਾਲੇ

चार्टर्ड अकाउंटेंट सेवाएं दिन प्रतिदिन बढ़ रही हैं - सीए. श्रीप्रिया कुमार

“There is still much to be done and more needs to be done,” says Dr. Mark C. Johnson, a member of the steering committee for the study.



ICAI Nagpur Branch in News

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पुण्य नगरी

City Pulse

'डब्ल्यूआयआरसी'चे घेअरमन सीरी एर्पित कावरा आज शहरात

नागरिक : डब्ल्यूआयआरसी घेअरमन सीरी एर्पित कावरा, डब्ल्यूआयआरसी नेशनल नेटवर्क, संस्कृति भौत निराम अवलोकन, शहरातीच्या गोपन कात्र दिले ते राजनीतिक (कावरा कावरा) डब्ल्यूआयआरसी

तीनसालांपासून नागरिक शहरात डब्ल्यूआयआरसीएसप्रिया वारंदा यांच्याका बेट देवेंद्र आला, तरीह महिला डब्ल्यूआयआरसीव्या अवलोकनात नागरिक शहरात असल्या नीम नियम एप. अस्वासल यांनी दिलो. यांनीपैकी यांच्याका वारंदा नागरिक शहरातीच्या यांनीकावरा नागरिक शहरातील डॉ. आंबेडकर कालेजव्या माध्यमिकात वारंदामुटी कांगारुवेळी आंदोलन करण्यात उत्तम तरीके दिलेल्या वा संस्मिनाराय आंदोलन करत्यात उत्तम तरीके अस्वासली वर्चय संघर्षाद्वारा आणि विद्यार्थ्यांनी कांगारुवेळा उपायात उत्तम यांनीकावरा नागरिक आंदोलन यांनी करते आणे.

डब्ल्यूआईआरसी अध्यक्ष सीए
अर्पित कावरा आज शहर में



नागपुर। उच्चप्रायीभासी की आधिकारिक वारासु शासा के अधिकारी पीर नंबर एम. अधासा ने वाराप वि. पीर अविं वरका, अपायु उच्चप्रायीभासी, टीज उच्चप्रायीभासी सों विलं तापायु उच्चप्रायीभासी, सों एवं सों अवास, सवित उच्चप्रायीभासी, सों केनन मेजा, कोवाचवा, उच्चप्रायीभासी के साथ ०३/१०/२०२३ नविना वो अप्रेलियाई उच्चप्रायीभासी वो नागपुर, शासा एवं उच्चप्रायीभासी वो नागपुर शासा का बोंदा करो। इस नवना

एक अमूर्खीय अंगारा वाला शाही अपने प्रदानों के लिए द्वारा अमृतक बनी रहा, जिसका भूमि के पाय, बहाव ला, शासु के संपत्तामा में पूरे तिं बीमारी बनी रहे वह का आशोक करोगी।

उन्हीन आगे लहरा कि इन्होंनाहीं प्राप्ति की नाशपूर्ण शक्ति अमृतीय अंगम में पूरी विकासीय विस्तारी संविनाम भी अवश्यित रह रही है। अत्यधि ने उसे प्रदानी और काती से वार्ताक्रम में भाग लेते और इन्होंनाहीं अंगारी के विवरणोंपरी के लक्षण वालीही बताए गए, तेंवेंसा का लक्षण उड़ने का अस्त्रोप किया।

GST conclave in ICAI today

LOKMAT NEWS NETWORK
NAGPUR

Nagpur Branch of ICAI is organizing full day GST Conclave on October 7 at Auditorium of Ambedkar College, Near Deeksha Bhoomi, Bajaj Nagar, Nagpur at 12 noon.

The conclave will be inaugurated by chairman of Nagpur branch of WIRC, Mumbai, CA Arpit Kabra, as a chief guest, Vice-chairman of WIRC, CA Hitesh Pomial, secretary of WIRC CA Sou-



Arpit Kathra

this occasion, informs chairman of Nagpur branch of ICAI Sanjay Agrawal through a press release issued here on Friday.

Nagpur First
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चार्टर्ड अकाउंटेंट की बढ़ रही हैं सेवाएं : सीए श्रीप्रिया

सिटी भास्कर | नागपुर। चार्टर्ड अकाउंटेंट द्वारा दी जाने वाली सेवाएं दिन-ब-दिन बढ़ती जा रही हैं। यह विचार सीए श्रीप्रिया कुमार ने कॉर्पोरेट कानून और कॉर्पोरेट गवर्नेंस समिति तथा आईसीएआई की नागपुर शाखा द्वारा कंपनी कानून पर आयोजित सेमिनार में मुख्य अतिथि के रूप में व्यक्त किया। उन्होंने आईसीएआई को कॉर्पोरेट कानूनों के विभिन्न मामलों पर सुझाव देने और इनपुट देने में सक्रिय भूमिका के लिए औरेंज सिटी के सदस्यों की सराहना की, साथ ही कॉर्पोरेट बाजार में चार्टर्ड अकाउंटेंट की बढ़ती मांग पर जोर दिया, साथ ही आश्वासन दिया कि आने वाले दिनों में यह पेशा देश के आर्थिक परिदृश्य में एक बड़ी भूमिका निभाएगा।

- आईसीएआई का कंपनी कानून पर सेमिनार



त्यायिक फैसलों की जानकारी रखें ▶ इस अवसर पर आईसीएआई की कॉर्पोरेट कानून और कॉर्पोरेट गवर्नेंस समिति के उपाध्यक्ष सीए दुर्गेश काब्रा ने सदस्यों को समिति की गतिविधियों के बारे में जानकारी दी। नागपूर शाखा के उपाध्यक्ष संजय एम. अग्रवाल ने कहा कि व्यायिक फैसलों के बारे में जानकारी रखने की जरूरत है। आरटीएम अभिजीत केलकर ने सदस्यों का मार्गदर्शन किया। तृतीय तकनीकी सत्र में जयपुर से सीए. भूपेन्द्र मंत्री ने दर्शकों को 'सीएआरओ रिपोर्टिंग' के बारे में बताया। चतुर्थ सत्र में मुंबई से सीए. यशेश देसाई ने 'डिपोजिट एवं डीम्ड डिविडेंट' विषय पर चर्चा की। इस अवसर पर विकास के उपाध्यक्ष संजय सी. अग्रवाल, पूर्व उपाध्यक्ष औ. एस. बाणिया व 100 से अधिक चार्टर्ड अकाउंटेंट उपस्थित थे।

Fri, 06 October 2023 <https://epaper.bhaskarhindi.com/c/73609631>



सार्वजनिक ट्रस्ट में पारदर्शिता और जवाबदेही शामिल : सीए अग्रवाल



卷之三

वास्तुपूर्ण अवधारणाएँ भी वास्तुपूर्ण लक्षणों के पूर्ण अध्ययन, सीधे किंवित् अवधारणों वैकल्पिक विवरण के अनुभूति निदर्शनों में अवधारणित, वास्तुपूर्ण लक्षणों के अनुभूतिका अवधारणा है। इन लक्षणों को अवधारणिक रूप से लिया गया है, एवं इस वज्र एवं अन्य लक्षणों गणित जो इन सिद्धार्थीों को वास्तव एवं अद्वा यजुर्वलीका के लिये उत्तराधिकार के लक्षण नवीनीय व समाप्तिका का उत्तराधिकार प्रमुखता वा वर्णन लक्षणावधारणों के लाभ के लिये किया जाता है।

कल सीए तलाटी नायपूर में

हीन्दू, मासमी ज्ञानान् अदि उत्तमिन् च।

संदेश

आईसीएआई के
अध्यक्ष सीए
अनिकेत तलाटी
कल शहर में



वे हाइट लेटर रेवर्ट में
स्टेटमेंट और आईसीआई
मेमो, प्राइवेट, नामपत्र में जावा
के साथ भी बहुत करते हैं।
प्रैमियलेन में सभी स्टेटमेंट और
प्राइवेट हो कर वाईएम में भी लेते हैं
और उनसे बायोपील करने पर
म्यूरोप डिजिट अवधारणा,
इडीसीआई और लाईटिंग
सर्टिफिकेशन और बैच कर साथ
उपलब्ध होती है।

आईसीएआई के राष्ट्रीय अध्यक्ष सीए तलाटी का प्रतिपादन

सीए को तलाशनी चाहिए ईमानदारी, स्वतंत्रता और उत्कृष्टता

संस्कृत दर्शन

मण्डप। इसीलिए उन्हीं चारों वर्षाद्वारा रुद्रा भी दीपिता (ज्यामीत्यर्थात्), दुर्लभ का दूसरा सार्व बड़ा लोक शिवाय, ने उसने यही लक्षणों को पेशकर त्रायामन के लिए लक्षणमात्र नहीं बल्कि उसके बाद, उसके लिए उपर्युक्त विशेष विकल्प का भी उपलब्ध स्वर की अवधारणा भी जबवल्दी की अनियन्त्रित सुनीतिवाला है। यह दिप्यो लक्षणीयाज्ञ के अवलम्बन में अनियन्त्रित सुनीति तत्त्वाने ने द्विविध में समझों की यांत्रिकीय (योग्यताएँ) भी अवश्यकताएँ के लक्ष्यान्तर्गत रूपों की वास्तविकता इस विशेष विकल्प के लिए विशेष लक्षण सम्बन्धित के लिए दर्शाया रखी।

मात्र तत्त्वी न महसूसी को मात्र पर्याप्तम्
में बदलता और पाता परेंट और जनका को
जबकूट करते हैं जिनमें इनको के बारे में जितना
में जानकारी दी जाती है उन्हींने अविवादित
विवरण नहीं दिया है (इक्विटी) और अविवादित
विवरणों का विवरण करने में सीधीतम् संक्षि
र्तीत वाक्यांक के विवरणों की ताकत में पर्याप्त
अविवादित विवरणों के बारे में कोई वाक्य
कारण तक जानकारी न उपलब्ध बनाकर के ना-



परवाने के लिए उनके गुरुजी ने गोपी दुर्दशा कामा और सीए उमसे हमी के अल्पक मरणक और अपवाह विविध की भी यात्राका की। उसीसे मरणों की लाजी के साथ से नियमन और उनके पारंपरागी दृष्टि की एवं नियन्त्रण करने की प्रशंसनी की गयी।

प्रगति तुम्ही देखाएँ, तर अलैल मंडळी, तर
मुलांच लालाई, यो, चिन्हिंद जोती तर सोंग
उडील देशी, योंसाईप ता आला वाच लिहा
द्वारे प्रवर्तन मंडळीचे तु उक्त वर्तनाचे
प्रयत्नांचे को व्यापारांचे को अंतरींकी ची
उक्त अंतरींक अप्रवापण आणि विवाह सांगी
वाचामानी ची। योंसाईप यो, दूर्वा लालांचे
वर्तनाची को सामान्य लक्ष्य के नवे वर्तन के
सिद्धांश की जाहीरी ची जावारां दी। योंसाईप
यो, मंडळ किंवा ते पौंडांदारी की निर्विप वाचां
तु प्रवर्तनाचा।

एंटरटेनमेंट पर आधारित। विश्व एवं अंतर्राष्ट्रीय के विभिन्न महानगरीय इलाकों के संस्कृत में प्रदर्शन प्राप्ति विवरा अपनी को हीराता प्रदर्शन का एक उदाहरण को संक्षेप किया। यहाँ एक विवरण में यो एकान्तरीय प्रदर्शन प्राप्तियों के संक्षेप में विवरित। मुख्य की लोक दृष्टि लेकर देखा गया है कि लोक लोक मूलाधारन के उत्तरांश में महात्मा इंदिरा की ओर एक लोक लोकान्दर व्यापारों उत्तमता की। यीं अन्यथा प्राप्तियों, मुख्य तथा सीधे स्वतन्त्र को जीवन का एक आंतरिक विवरा अपनी की एक व्यापारिकीय तथा लोकान्दर व्यापार की।

સાંચે માટે

सीएंनी सेवेसाठी नेहमीच सक्षम असावे

सुनील तलाटी : नागपूर शाखेतर्फे दोन दिवसीय राष्ट्रीय परिषद

लोकसत् न्यजि नेटवर्क

नागपूर : स्पर्धेच्या युगात प्रत्येक सीएने एक दूरदर्शी व्यावसायिक म्हणून स्वतःला सक्षम करावे. त्यामुळे सर्वोत्तम सेवा प्रदान करण्याची त्यांची जबाबदारी निश्चित होते, असे प्रतिपादन इस्टिंट्यूट ऑफ चार्टर्ड अकाउंटेंट ॲफ इंडियाचे (आयसीआय) राष्ट्रीय अध्यक्ष सीए सुनील तलाटी यांनी केले. सदस्यांची समिती (सीएमपी) आणि आयसीएआयच्या पश्चिम विभागाच्या नागपूर शाखेतर्फे आयोजित दोन दिवसीय राष्ट्रीय परिषदेत मुख्य अतिथी म्हणून ते बोलत होते. नागपूर सीए संस्थेचे अध्यक्ष सीए संजय



राष्ट्रीय परिषदेत आयसीएआयचे राष्ट्रीय अध्यक्ष सीए सुनील तलाटी, नागपूर शाखेचे अध्यक्ष सीए संजय एम. अग्रवाल आणि इतर मान्यवर.

एम. अग्रवाल यांनी तलाटी यांचा सत्कार केला आणि सीए सुनील गर्ण, सीए रमेश प्रभू, सीए दृष्टी देसाई, सीए अनिल भंडारी, सीए मिलिंद जोशी आणि सीसीएम सीए उमेश शर्मा यांचे आभार मानले. सीसीएम सीए मंगेश किनारे यांनी

उपाध्यक्ष सीए अक्षय गुल्हाने, सीए दिनेश राठी, सीए अजय वासवानी, सीए स्वरूपा वड़ालवार, सीए संजय सी. अग्रवाल, सीए जितेंद्र सागलानी, सीए तृप्ती भट्टूड आणि सीए दीपक जेठवानी यांनी केले. यावेळी माजी अध्यक्ष सीए उमंग अग्रवाल, सीए पंकज अग्रवाल,

सीए ओएस बागडिया, सीए अश्विनी अग्रवाल, सीए संदीप जोतवानी, सीए कविता लोया आणि सीए किरीट कल्याणी यांनी केले शाखेचे सचिव सीए दिनेश राठी यांनी आभार मानले. परिषदेत आयसीएआयचे माजी अध्यक्ष सीए अशोक चांडक व सीए जयदीप शाह, शाखेचे माजी अध्यक्ष सीए अनिरुद्ध शेनवर्ड, सीए मकरंद जोशी, सीए जुलफेश शाह, सीए महेश राठी, सीए अनिल पारख, सीए राजेश खानझोडे, सीए स्वप्निल अग्रवाल, सीए कीर्ति अग्रवाल, सीए स्वप्निल घाटे, सीए सुरेन दुर्घाकर, सीए साकेत बागडिया आणि ३०० हून अधिक सीए उपस्थित होते.

अनिकेत तलाठी ने सीए
को दिया तीन सूत्रीय मंत्र



सम्मेलन में आईटीएमार्क के राष्ट्रीय अधिकारी द्वारा अनिवार्यता, सांख्यिकीय सहित संबंधित अवधारणा गढ़ भव्य।

उत्तीर्ण कहा कि सीरीज़ को एक दोस्तों के लिए हाल जीवन के लिए हाल जीवन की अवस्था काले बनाएँ। इस दिला ने अवस्थाएँ प्रवाली की देखी थी। ये आवाजें थीं, यानुकूल थीं यानुकूल या यह दिला ने दिला नाम से लेवारी और उत्तरो भास्त्रों लिया यह अवस्थाएँ दो दिलाओं का थार्थी दम्भेन में बही थुकार अवस्थी थें थे। यानेन ने २०० में संभव और बदलों के साथ उत्तरो और उत्तरो लोक व्यक्ति को दृष्टि अवस्था और पर्यावरण की विश्वास की जानुकूल को के दिला प्रपत्ती की भी

Arora Nagpur
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ਤਾਨੌਲਾ ਨੂੰ ਟਾਈਵ ਅਥਾਕ ਲੇ
ਕਿਤਾ ਮਾਰਦਿਲਾ

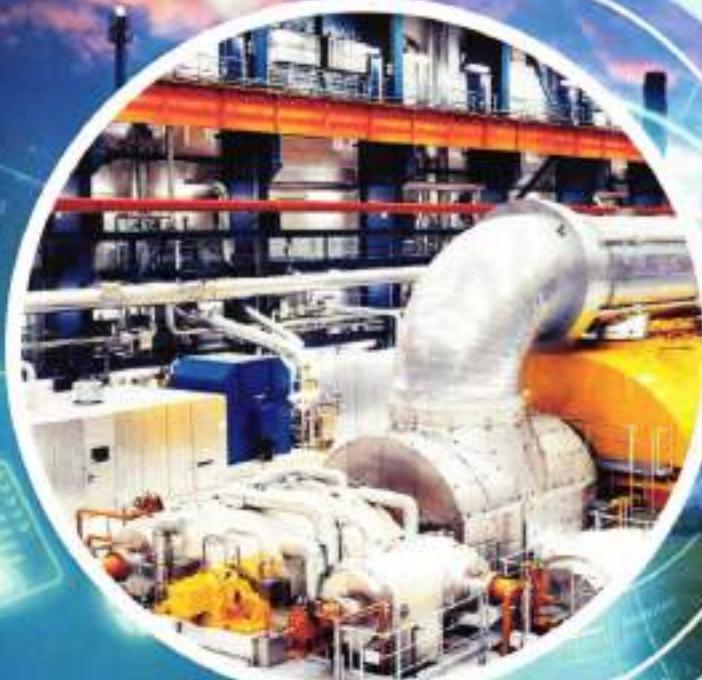
ईमानदारी, स्वतंत्रता और उत्कृष्टता वह है जो प्रत्येक वार्टर्ड अकाउंट को एक पेंजेवर के रूप में बदल सकता है।



one variable, while others with all of the other variables we grouped together in one, and placed at the bottom under the heading 'unadjusted'. A 'adjusted' column shows the adjusted effect sizes. These effect sizes are the effect sizes in a multiple regression analysis, in which the dependent variable is adjusted for the other variables in the model. The adjusted effect sizes are the effect sizes in a multiple regression analysis, in which the dependent variable is adjusted for the other variables in the model.

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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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