



Integrity



Intact with changing horizons | In pursuit of professional excellence



A MONTHLY NEWSLETTER OF

**JABALPUR BRANCH
OF CIRC OF ICAI**

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EDITORIAL GROUP OF JABALPUR BRANCH OF ICAI

Editor-in-Chief

CA. Rakesh Madan

Editor

CA. Ashutosh Dadaraya

Members

CA. Shantanu Singh Chauhan

CA. Manisha Thadani

Jabalpur Branch of CIRC of ICAI
1201/A, 1st Floor, Satya Ashoka
Hotel Road, Near Allahabad Bank,
Wright Town, Jabalpur, Madhya
Pradesh 482002

Contact : 0761-4063656

Email : jabalpur@icai.org

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CHAIRMAN'S MESSAGE

Respected Professional Colleagues,

The country is celebrating Azaadi ka Amrit Mahotsav which remarks 75 glorious years of Indian Independence.

I request the members to participate in “Har Ghar Tiranga” – a campaign initiated by the Govt of India under the aegis of Azadi Ka Amrit Mahotsav, to hoist National Flag at home / office, between 13th – 15th August 2022.



With this platform of Newsletter in electronic form we share the activities carried out by Branch during the month and also with knowledgeable articles by members and students.

The month of July was hectic professionally, still the Branch carried out various activities and meets with the support and guidance of the members.

With the inspiration and contribution of the members, the Branch stands committed to accomplish 75 activities under Azaadi ka Amrit Mahotsav by 15 August 2022.

I convey my best wishes to Jabalpur Branch Football team which shall be participating in CIRC Football tournament to be held in Agra from 12th – 14th August 2022.

We look forward for articles in newsletter both from members and aspirants. Jabalpur Branch wishes the members and students on Azaadi ka Amrit Mahotsav.

JAI HIND

Sd/-

CA Sukesh Choradia

Chairman, Jabalpur Branch of CIRC of ICAI

Mobile: 9300111773 | Email: rushtosukesh@yahoo.com

FROM THE DESK OF EDITOR



Dear Members and Students,

I greet you all on the momentous occasion of our great nation India's 76th Independence Day on August 15, 2022, marking completion of 75 glorious years of our Independence. Our heart fills with pride, reverence and nationalism as we reminisce the noble sacrifices of the innumerable freedom fighters.

Just two years after the hard-earned independence, our institute came into existence with an objective to regulate the accountancy profession and help the fledgling economy during its evolution.

We are proud of the contributions of our alma mater ICAI and our esteemed member fraternity for having worked shoulder to shoulder with industrial stakeholders and the exchequer in framing policies and provisions with respect to many an economic reforms.

We are indeed proud of the legacy left by our predecessors that inspires us to strive towards ushering the nation into the coveted league of 5 trillion economies.

The Independence Day also emphasizes our role as an INDEPENDENT AUDITOR. The true service towards Nation is when we ethically discharge our responsibilities as a Professional.

"The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one" said Mark Twain. The present times offer invaluable opportunity to engage and develop an all-accommodating and allinclusive global economy built on strong roots of shared interests, integrated ideas and multilateral solutions; equipped with modern digital revolution and contemporary research evolution. "The secret of getting ahead is getting started."

On behalf of the Editorial Group, I like to express my gratitude to all the readers for motivating us to present the eNewsletters in more creative way. At the same, the Members and Students who have been imparting their valuable knowledge through their respective Articles and Writeups also deserve great appreciation.

We request you all to please share your Articles on dynamic topic related to profession so that each and every Member and Students could take the benefit of it.

Sincerely Yours,

Sd/-

CA. Ashutosh Dadaraya
Editor

TREASURER'S COMMUNICATION

Respected Members and Dear Students,

I feel delighted to communicate with you all as a Committee Member of Jabalpur Branch. At the outset I wish you all a very Happy Independence Day. The whole nation is celebrating this as "AZADI KA AMRIT MAHOTSAV" as BHARAT completes fabulous 75 years of Independence.



The Bhagavad Gita which is not just a Holy Book but also a guide to way of living. The concept of Independence has been described under it as:

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन ।
मा कर्मफलहेतुर्भुमा ते संगोऽस्त्वकर्मणि ॥

In simple words, "You have a right to perform your prescribed duty, but you are not entitled to the fruits of action. Never consider yourself to be the cause of the results of your activities, and never be attached to not doing your duty". It is said that we continuously fight in our life to achieve salvation and independence in fundamental sense, and, in the course of that, we do achieve success, glory and even financial independence, but the goals and vision with which we start our struggle are generally forgotten and abandoned. So is the case of our freedom struggle, 75 years have passed since we got independence, i.e. in 1947, we are still enslaved by our desires, sorrows and joys. Only when we perform our duties without attaching to the fruits of action, we would be independent in true sense.

We would be successfully completing 75 activities under Azadi ka Amrit Mahotsav by 15th August 2022. This has become possible by the efforts of one and all.

The upcoming months would be a lot busy for the members as we will be occupied in Tax Audits. At the same time, health should also be taken care of as it is the most important aspect of every person's life. An unhealthy mind cannot perform perfectly as compared to a healthy and fit mindset.

Your very own.

Sd/-

CA. Shantanu Singh Chauhan

Treasurer, Jabalpur Branch of CIRC of ICAI

Mobile: 7389968331 | Email: cashantanu.schauhan@gmail.com

Concurrent Audit



Concurrent Audit of Banks ADVANCE SECTION

Nowadays an important source of income to Chartered Accountants are the Concurrent Audit of various Banks being allotted to the CA firm by the empanelment team of various banks.

While there are many areas which need to be bricked in case of Concurrent Audit, it is the advances/loan part which demand a special attention.

Mainly the bank provides their own format in which they enlighten the auditors as to what is expected from the firm.

I would like to divert your attention to some of the illustrative areas in different types of advances to be taken care of from Concurrent Audit point of view.

This is the illustrative (and not exhaustive) list I prepared during my articleship tenure and I am sure it will help our upcoming members to get a proper grip on the financial & behavioral aspects of Bank Loans.

Checklist of documents to be audited in types of Advances as listed below-:

1. Cash Credit:

It's a type of advance given by the bank by hypothecating stock, book-debts, bank's own deposit etc. It is given to finance the working capital need of the borrower. The checking in this case can be done by seeing following things:



CA. ARPIT SHARMA
caarpitsharma05@gmail.com

- Payments from the above account should not exceed the sanction limit or the Drawing Power*, whichever is less.

*Drawing Power can be calculated on the basis of 25% (or as mentioned) of the value of stock or book debts hypothecated.

- 80% or more business transactions must be there from the Cash Credit account opened for the purpose. This figure needs to be maintained or else the bank's fund will be locked unnecessarily.

- The amount should be utilized exclusively for the working capital requirement of the business that will be mentioned in the appraisal note and sanction order. Unauthorized debits like huge cash withdrawals and payment to sister concerns needs to be verified.

- The limit should be renewed and reviewed at the regular interval as according to the sanction letter.
- The documents get time barred after 3 years. These need to be renewed after every 3 years in the period of the loan in order to save the banks interest in case of legal proceedings.
- The bank officials should attest all the Xeroxes obtained.

• If Cash credit advance is granted against stock i. e. hypothecation of stock then following things needs to be verified:

- Agreement of hypothecation of stock that clearly states the nature and description of the stock.
- Periodic submission of the stock statement should be there according to the sanction letter. The stock details should be bifurcated in slow moving and fast-moving stock so as to trace the obsolete stock.
- Fire/earthquake etc insurance should be there of the stock and collateral security with Bank Clause duly noted in the insurance note.
- ROC charges on stock should be there in case of corporate borrowers.
- The bank's board should be duly displayed in the place of storing of stock.
- The Drawing Power should be calculated by removing the slow moving and the obsolete stock.
- The value of Creditors & stock acquired under Letter of credit or Bank Guarantee should be deducted from the total value of stock. The balance will be called as 'Net Paid Stock' and Drawing Power will be calculated on such stock only.

• If Cash credit advance is granted against book debts then following things needs to be verified:

- Agreement for hypothecation of book debts.
- Periodic submission of the book debt statement should be there according to the sanction letter. The details should be bifurcated in terms of Debtor below and above 90, 120 & 180 days so as to trace the bad debt possibility.
- ROC charges for loan against hypothecation of book debts should be there in case of corporate borrowers.
- It should be checked that the Drawing Power is calculated on the basis of genuine debtors only

i.e. debtors arising by the way of genuine business transactions only.

- There should not be any sister concern or associate concern in the form of Debtor unless specified in the sanction letter. If it is there then the value of debtors should be reduced by that amount.
- The movement of funds should be studied accordingly to prevent the diversification of the fund to the ineligible debtors.

2. Term Loans:

These are the loans given to purchase certain things. These can be in the form of Personal Loans, Housing Loans, Loan to purchase Property or any thing etc. The primary things to check should in case of term loans are:

- Utilization or end use of the bank's fund should be for the purpose specified in the sanction letter and not elsewhere.
- The repayment should be according to the way and manner prescribed in the sanction letter. In case of failure proper follow up should be there.
- There should be both pre-sanction and post sanction inspection report on record. Further inspection should also be done as specified in the sanction letter.
- As income proof of the borrower the latest Income Tax returns of last three years immediately preceding the year of disbursement or latest salary slips (in case of salaried employees) of past three months should be there should be on record.
- At least 25% margin should be maintained at the time of financing from borrower's own fund.

Further auditing of loans in similar category can be verified as follows:

Loan to purchase a property:

- Latest valuation report of the property from the Bank's approved Valuers is required to be kept on record.
- Insurance policy of such property along with the bank's clause is required.
- Legal opinion of the Bank's approved advocate certifying the title of owner over the property

stating the type of mortgage to be created and title deeds to be deposited for such mortgage. All the original documents should be there with the bank.

- ROC charge should be there in case of corporate borrowers.
- Original title deeds should be there with the bank as stated by the advocate of the bank's panel.
- Letter of conformation is required from the borrower for creating equitable mortgage is required.
- NOC to be obtained from the society if the property is purchased in the society.
- Membership certificate issued by the society to be kept on record.
- Latest tax paid receipt should be there.
- The bank officials should attest all the Xeroxes obtained.

Loan to purchase a transport vehicle:

- Insurance & RC books should be there with the bank, attested & verified from the original by the bank officials.
- Original bill and receipt from the dealer should be there with the bank.
- As far as possible the bank should make the payment by the way of Demand draft/Pay order in the name of the dealer to ensure the end use of the fund.
- Valuation report to be obtained in case of used vehicle from the bank's approved valuers, it is normally approved only in case of certified used vehicles.

If Loan or any other type of advance is against bank's own deposit receipt:

- The receipt should be duly discharged with lien marked in favour of the Bank and original receipt should be there with the bank.
- The rate of interest charged is normally 1 or 2 % above the receipt's rate.
- The name of the borrower and the name on the receipt should tally or else a letter from the owner is required stating that he wants the loan in the name of the third party or he has no objection in pledging his deposit receipt.
- The advance granted in such case should not be more than 90% of the present value of the deposit receipt.
- In case a deposit receipt is in the name of the minor, guardians can take the loan on minor's

behalf only if such amount will be utilized for the benefit of the minor itself.

If Loan or any other type of advance is against gold or any other precious metal:

- A certificate from the bank's approved jeweler certifying the present value, weight etc of the ornament is required.
- Letter/application from the borrower is to be obtained that he wants to hypothecate his own ornaments and stating the type and the weight of the ornament.
- The periodic inspection of the value of the ornament should be done and in case of the negative fluctuation the limit of the loan is to be reduced.

If Loan or any other type of advance is against supply or sales bills:

- Only the bills arising out of the business activity is to be considered which will be mentioned in the sanction order.
- ROC charge should be registered in case of corporate borrower.
- Balance conformation should be demanded from the purchaser to check the bogus transactions.
- Undertaking from the purchaser should be there that the goods are received by him in good & are in marketable condition and he has no objection in honoring the bill.
- The account should be reviewed timely to check if the payments are made regularly or not.
- An undertaking from the borrower should be obtained that the payment will be made directly to the bank from the concerned party.
- The bills should have document of title of goods such as railway receipt, bill of lading etc.
- The bills should not be more than 180 days or as per the sanction order.
- The limit should be followed strictly and transaction should be within the limit.
- The bills pertaining to sister concern or associate concern should not be considered or should be as per sanction letter.
- The bills should be assigned in favour of the bank.

There are many other kinds of advances also, however the most common loans and which are advanced regularly by the bank are given above.



E-INVOICING

E –Invoicing and QR Code under GST

An e-invoice, or electronic invoice, is a digital document that is exchanged between a supplier and buyer and validated by the government tax portal. E-invoicing is the proposed system where business-to-business (B2B) invoices are digitally prepared in an e-invoicing format and authenticated by the Goods and Services Tax Network (GSTN). This system ensures that a common format is followed by all businesses before reporting invoices to the GST portal.

In August 2019, the government shared a draft of an e-invoice for public view, which was later modified by the GST Council to be compliant according to their regulations. Not only does the standard format make compliance easier, but because it's followed across industries, interoperability between GST ecosystems is ensured.

e-invoicing – Legal Provisions

As per Rule 48(4) of CGST Rules, notified class of registered persons to prepare invoice by uploading specified particulars in FORM GST INV-01 on Invoice Registration Portal (IRP) and obtain Invoice Reference Number (IRN)

After following above 'e-invoicing' process, the invoice copy (with QR Code containing inter alia, IRN) issued by the notified supplier to buyer is commonly referred to as 'e-invoice'. Invoice issued by the notified person in any other manner shall not be treated as an invoice. (Rule 48(5))

Where e-invoicing is applicable, issuing of invoice in duplicate/triplicate is not required (Rule 48(6)).



CA. (DR.) PIYUSH KAPOOR
capiyush Kapoor@gmail.com

To Whom Applicable?

Taxpayers whose aggregate turnover (based on PAN) in a financial year > Prescribed Limit.

Sectors exempted:

SEZ Units, Insurance, Banking [including NBFCs], Goods Transport Agency [transporting goods by road in goods carriage], Passenger Transport Services, Multiplex Cinema Admissions

Documents & Supplies Covered

Documents

Invoices
Credit Notes
Debit Notes

Supplies

B2B Supplies
Supplies to SEZs (with/without payment)
Exports (with/without payment)
Deemed Exports

Curb tax fraud

With the introduction of e-invoicing, tax authorities will now have access to a complete trail of B2B invoices from taxpayers since they will be uploaded in the GST portal. Because invoices are created before any actual transaction takes place, opportunities to manipulate the invoices decrease. The system can identify fake invoices by matching the input tax credit to output tax on the GSTN portal, preventing tax crimes.

Benefits of having an e-invoicing system

Generating a GST e-invoice is usually the responsibility of a taxpayer who reports to the IRP in GST. Next, the IRP will generate a unique IRN and a QR code. The taxpayer will be able to scan this QR code, extract the IRN, and fetch invoice details.

Here are some benefits of e-invoicing for businesses:

- E-invoicing helps you with data reconciliation and accuracy during manual data entry.
- It allows interoperability across businesses.
- You can track the e-invoices in real-time.
- The e-invoice details will be auto-populated on tax return forms and e-way bills, making the tax return process easy.
- All transaction details will be available online at all times. This would eliminate the need for frequent audits and surveys. Differences in data can be caught by comparing input credit and output tax.
- This initiative will also build efficiency within the tax administration by helping to identify fake invoices.
- Documents become tax compliant on real time basis
- Single source of truth for fiscal purposes
- Compliance becomes part of natural business process and supply chain system
- Real time auto-population of invoice details into return
- Simultaneous generation of e-way Bill, where required
- E-invoicing can mitigate fraudulent practices in GST, especially the menace of fake invoices

- Gives fillip to initiatives like ‘invoice financing’ by enabling use of invoice as collateral, especially by small and medium businesses (e.g. TReDS).
- Paves way for inter-operability among businesses, i.e. by allowing direct transmission of invoices in structured digital format from one finance system to another
- Eliminates data entry errors
- Reconciliation issues get reduced
- Disputes among transacting parties get reduced
- Faster payment cycles
- Processing cost gets reduced
- Better Internal Controls
- Enhances overall efficiency of businesses

QR Code

Along with signed invoice, IRP will also give a QR code* containing the unique IRN and below key particulars:

1. GSTIN of supplier
2. GSTIN of Recipient
3. Invoice number as given by Supplier
4. Date of generation of invoice
5. Invoice value (taxable value and gross tax)
6. Number of line items.
7. HSN Code of main item (the line item having highest taxable value)
8. Invoice Reference Number (IRN)
9. Date of generation of IRN

The QR code which comes as part of signed JSON from IRP, shall be extracted and placed on the invoice.

- However, printing of QR code on separate paper not allowed
- While the printed QR code shall be clear enough to be readable by a QR Code reader, the size and its placing on invoice is upto the preference of the businesses.
- “Acknowledgement No.” and “Date” given by IRP are only for reference. They need not be printed on e-invoice
- Being a 15-digit number, the acknowledgement number will also come handy for printing e-invoice or for generating e-way bill (instead of keying in the 64- character long IRN).

B2C Dynamic QR Code

Notification No. 14/2020-Central Tax dated 21st March, 2020 mandates entities with aggregate turnover > Rs. 500 crores in a FY to include QR code on their B2C invoices. The limit of Rs 500 crore turned to Rs. 100 Crore From 01 January 2021 then to Rs 50 Crore from 01st April 2021 and now it is Rs 20 Crore from 01 April 2022. Interestingly, if the turnover in any of the financial years from 2017-18 till now crosses the aggregate turnover limit then e-invoicing is applicable.

It means businesses with turnover of ₹20 crore or more will have to issue e-invoice from April 1. If the invoice is not valid, ITC (Input Tax Credit) on the same cannot be availed by the recipient, besides attracting applicable penalties.

It is also specified that a Dynamic Quick Response (QR) code made available to buyer through digital display (with payment cross-reference) shall be deemed to be having QR code.

The purpose of this Notification is to enable and encourage digital payments.

It has no relevance or applicability to the e-invoicing i.r.o B2B Supplies by notified class of taxpayers.

Conclusion

Adding to the enhancement of GST structure, the council has currently made a move to legitimate a new GST E-invoicing or electronic invoicing in a channelized way for reporting business to business (B2B) supplies to the GST system. The provision will be in practice from 1 January 2020 on a voluntary basis. Every new provision calls for fixing a particular standard to practically achieve the goal. The basic standard for e-invoicing is finalized after discussions with trade/industry bodies and members of ICAI to ensure the absolute applicability of the new e-invoicing under the GST system. Till now there was no standard fixed for e-invoicing.

CITY TOPPERS OF CA EXAMINATIONS May 2022

CA FINAL EXAMINATION

1st
ALEX RAJAN
483/800
CRO0625778

2nd
AMAN PANJWANI
464/800
CRO0619049

3rd
KSHITIJ SETHI
442/800
CRO0628952

CA INTERMEDIATE EXAMINATION

1st
BHARAT NOTNANI
515/800
CRO0702033

2nd
RHYTHM CHOURASIA
443/800
CRO0666877

Time / period	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

COMPLIANCE CALENDAR AUGUST 2022

Due date	Form to be filed	Period	Description
07.08.2022	TDS/TCS Challan	July, 2022	TDS/TCS deducted/collected during the month of July, 2022 is to be deposited
10.08.2022	GSTR-7/ GSTR-8	July, 2022	Return to be filed by taxpayers liable to deduct TDS or collect TCS under GST
11.08.2022	GSTR-1 (Non QRMP)	July, 2022	Due date to file GSTR-1 for Non QRMP taxpayers
13.08.2022	GSTR-1 IFF	July, 2022	Due date to file GSTR-1 IFF (optional) for QRMP taxpayers
13.08.2022	GSTR-6	July, 2022	Return to be filed by Input Service Distributors
15.08.2022	TDS Certificate	Quarter-2	Due date for issue of TDS Certificate for tax deducted other than Salary for Q2 of AY 2023-24
15.08.2022	PF Challan	July, 2022	E-payment of Provident Fund
15.08.2022	ESI Challan	July, 2022	ESI payment
20.08.2022	GSTR 5 & 5A	July, 2022	Non-Resident Taxpayers and OIDAR services provider
20.08.2022	GSTR 3B (Monthly filers)	July, 2022	Due date for GSTR-3B for Non QRMP taxpayers
25.08.2022	PMT-06	QRMP filers	GST Challan Payment if no sufficient ITC for July, 2022

Articleship Decoded

STUDENTS' SECTION

With the advent of the months of July and August, students of Chartered Accountancy have one thing on mind that is the results. And once the results are declared, is the time for one of the most crucial decisions in our academic lives – the decision of Articleship. What firms to choose, what parameters to keep in mind, what the experience will be like are some of the most common questions in the minds of students in this phase. This article attempts to address these concerns, and the following points will assist you to better understand how to make the most of this experience.

Where to join?

The most commonly occurring dilemma is whether to pursue our Articleship at small firms or mid-sized firms or at Big 4s. While it is an individual decision, there are some factors that need to be taken into account. Articleship at Big 4 provides you with an exposure to key technical areas and to clients whose worth runs into hundreds of crores.

A key thing here is that most often, you will work in a specific area throughout your period of Articleship. Experience of a Big 4 gives an unparalleled edge on your resume and will result into better industry prospects. On the flip side, the work culture demands long working hours, which may leave the student with little time to devote to his studies. It is a lucrative option for those with better handle on work and academic balance.

An experience of working at a mid-sized firm or a small firm is different from that of Big 4s. Here, you might get the opportunity to get a wider experience by working in multiple areas such as Auditing and Assurance services, Corporate Taxation and Indirect Taxation. This allows for greater versatility and a diversity in work experience.

For students looking to commence their own practices after qualification, this provides the maximum benefit as he can learn first-hand about the various work lines.



MS. TANEESHA AJAY MISHRA
WRO 0597980

Although, a lack of specialization may turn into you becoming a jack of all trades and master of none.

Pen down your experience

Now, having decided where to work, one might feel that the major hurdle is over. But that is simply not true, this is only the first step. How we approach the next 3 years (or 2 years as per the proposed new scheme) is also a key determinant in how these years will benefit us. For instance, working on varied assignments and different clients will definitely add to your experience, but it is easy to lose track of our learnings.

A healthy approach can be to document your learnings. Jotting down any new pointers, tips and tricks learnt or any other information provided by clients or your seniors will help you build a personal directory and will be immensely helpful in

the future. It also helps you keep track of what assignments you worked on and will be your documented learning curve. Also, all the compiled information will help you in drafting your resume accurately.

Balancing the academics

A common apprehension that students face is the simultaneous pressure of studies and work. One easy way to avoid this is to begin your academic preparations as soon as possible. Doing bit by bit everyday goes a long way. Also, a better preparatory strategy would be to pick up practical based subjects first, where more focus is on conceptual understanding and then subsequently picking up subjects which are prone to amendments and changes such as Direct Tax Laws. The proposed new scheme will roll out in a year or two, so make sure to look around for all the changes and then plan accordingly.

Extra Curriculars

Articleship is a full-time commitment, and it usually occupies seven to eight hours of a day. Although it forms a major chunk of your time, ensure to take time to pursue extra-curricular activities. Typically, Extracurricular activities are any activities that are outside of your general studies or work, and it includes anything ranging from sport activities, volunteering, debate clubs, conferences and many others. Involvement in such recreational activities helps develop soft skills that are crucial in the professional world and provide a fantastic refreshment away from daily stresses. Also, employers today look at more than just our degrees, and having a well-rounded background gives us an edge over our contemporaries.

Building your Skills

An essential element of Articleship is the experience of dealing with clients, peers and seniors. Thus, we should strive to become proficient in formal communication, negotiation and non-verbal communication. There are multiple ways to improve verbal communication such as reading and third-party courses. Further, it is important to be an active listener and to be clear and concise to avoid miscommunication. Also, the use of applications such as Excel, PowerPoint, Tally, other ERPs is a core part of our field. For students looking to enhance these skills, opting for certified courses offered by renowned institutes is a great way of bringing your skills a level up. Your workplace is a great place of putting these acquired skills to practice.

Very few educational courses offer such an opportunity to practice what we learn and have a thorough corporate work experience. The above points will help you make the most of this unique experience. Instead of seeing it as a liability to be completed, look at it as a highly competitive, growth oriented and dynamic opportunity. The months spent in training will prepare you for any challenge that your professional life will throw at you. Because it is not the completion that matters, it is what you learn on your journey and the person you become by it. This will help you in becoming a well-rounded professional, with a relevant skill set and the ability to adapt and grow into new arenas.

Birthdays in the month of AUGUST



2nd August CA. Shankar Lal Agrawal

2nd August CA. Sumit Notani

6th August CA. Ashutosh Nema

7th August CA. Vinod Dhanwani

8th August CA. Soniya Jagwani

10th August CA. Namrata Agarwal

13th August CA. Anurag Nema

14th August CA. Piyush Dixit

14th August CA. Nishi Jain

15th August CA. Prakash Nahta

15th August CA. Alok Gupta

15th August CA. Pranjal Jain

16th August CA. Satish Chandra Poddar

17th August CA. Virendra Singh Raghuwanshi

17th August CA. Saiyam Jain

18th August CA. Rajesh Kumar Gupta

18th August CA. Shekhar Nema

21st August CA. Ranjeeta Kulseja

23rd August CA. Ritika Bhatia

24th August CA. Ravindra Rathi

24th August CA. Priyanchal Dwivedi

26th August CA. Pradeep Mishra

26th August CA. Sourabh Jain

26th August CA. Shubhanshu Nayak

27th August CA. Omprakash Sahu

28th August CA. Madhu Agrawal

28th August CA. Priyank Singh Soni

30th August CA. Sumit Nema

30th August CA. Mujahid Ansari

CA Students Industrial Visit to BALAJI EDIBLES PVT LTD
on 16.07.2022



AGM cum CPE Meet organised on 23.07.2022



EVENTS..



Deliberation by
Brig. Sanjay Agrawal, Delhi
on “India’s Security Concerns with
Neighbouring Countries and
its Economic Impact”

Deliberation by
CA. Neeraj Agrawal
on “TDS New Provisions Sec 194R
and 194S along with Sec 206AB
and 206CCA”



Annual General Meeting for 2021-22

