



AKOLA BRANCH OF WIRC OF ICAI



NEWSLETTER

for the month of
FEBRUARY 2020

Happy Holi





Congratulation

TORCH BEARERS YEAR 2020-21
THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA



CA. Atul Kumar Gupta
President



CA. Nihar Niranjan Jambusaria
Vice President

TORCH BEARERS YEAR 2020-21
WESTERN INDIA REGIONAL COUNCIL



CA. Lalit Bajaj
Chairman



CA. Vishal Doshi
Vice Chairman



CA. Murtuza Kachwala
Secretary



CA. Anand Jakhotiya
Treasurer



CA. Hitesh Pomal
Chairman-WICASA

AKOLA BRANCH OF WIRC OF ICAI MANAGING COMMITTEE
YEAR 2020-21



CA Jalaj Baheti
Chairman



CA Keyur Dedhia
Vice - Chairman & Treasurer
WICASA chairman



CA Deepak Agrawal
IPC & Secretary



CA Gaurishankar Mantri
Executive Member



CA Hiren Jogi
Executive Member



CA Jayesh Kala
Branch Nominee

EDITORIAL BOARD

CA Prasad Deshpande
Chair - person

CA Dhiraj Chandak
Convener

- Members -

CA Apoorv Deshpande

CA Saket Rathi

CA Shahzeb Khan

CA Jayesh Relkar

CA Jitesh Agrawal

CA Prakash Vishwakarma



Greetings from the desk of the Chairman.



I wish all the members a lovely year ahead.

First and foremost, I would like to thank The Almighty for his divine blessings. Please accept my heartfelt gratitude for entrusting me with the responsibility of leading the Akola Branch of WIRC of ICAI. The support and efforts of every member and student of the Akola Branch has given this branch a place of recognition in ICAI.

This year Akola Branch of WIRC of ICAI has won the awards for the Second Best Branch (members) in the Mini category and the Highly Commendable Branch (students' association) in the small category at the WIRC level. It is the dedicated teamwork and coordination of the management committee, the guidance of the past chairmen, the support of every member, the determined efforts of every student and the hard work of the support staff of the branch which has given us these accords for excellence.

My term as the WICASA Chairman and then the Vice Chairman of the Akola Branch was an excellent experience. I got utmost support and guidance from everyone and I am sure it would continue to be the same this year as well. Apart from the various activities, seminars, workshops, certificate courses career counseling programs and other events which we regularly organize; this year we plan to hold seminars with different associations of Trade and Commerce to spread awareness about the provisions of direct and indirect taxes as well

Leading the branch is an opportunity which is accompanied with a lot of responsibilities. This is added with the expectation to perform well. I have a strong feeling that we, as a team have the ability to offer a lot to the members and the profession. I request for generous suggestions and feedback from the members, making my job enjoyable & easier. Members, please come forward with all your suggestions so that we can together make the branch - by the members & for the members in true sense. I strongly believe that it is not I or YOU; it is WE who can and will do it.

"Knowing is not enough; we must apply. Wishing is not enough; we must do" - Johann Wolfgang Von Goethe

Regards
CA Jalaj R Baheti
Chairman
29th February 2020



Respected Seniors and Dear Fellow Members of Akola Branch



As I pen down this last communication as the Chairman of Akola Branch, memories of the last year just passes by in front of my eyes. I'm and I will always be grateful to each and every one of you for your constant support and guidance during the year. Last week our branch which all our past committee members and seniors have nurtured got its long awaited recognition from WIRC as we were awarded with the 2nd Best Branch of WIRC in Mini Branch category for the first time.

As I pen down this last communication as the Chairman of Akola Branch, memories of the last year just passes by in front of my eyes. I'm and I will always be grateful to each and every one of you for your constant support and guidance during the year.

Last week our branch which all our past committee members and seniors have nurtured got its long awaited recognition from WIRC as we were awarded with the 2nd Best Branch of WIRC in Mini Branch category for the first time. To add the cherry on the cake, WICASA Akola was adjudged with Highly Commendable WICASA award in Small Branch Category. Words cannot express how thrilled we all are with these awards. I thank each and every one of you and specially my Managing Committee for the constant hard work, support, guidance, motivation and contribution towards the branch activities.

My co-office bearers Jalaj and Keyur has worked tirelessly for the making the dream into a reality. Thanking them in whichever words I put will be less as compared to what they deserve. Mantri Sir has been a constant support and motivator in all decisions we took and contributed whole heartedly. Hiren too was supporting. CA Arpit Kabra our Branch Nominee also was very gracious in extending his support and solving our queries regarding administration etc.

Branches of ICAI can never reach great heights without the contribution of various sub-committees like ITT, CPE, Career Counselling, Website, RRC, Cultural, PR, Newsletter, Women Empowerment and all others sub-committees. I would like to express my deepest of gratitude to all these sub-committees for the remarkable job done in past year. Nothing would have been possible if you were not there. I'm also thankful to the branch staff for their dedicated efforts towards the success of Akola Branch. I would also like to thank our Branch Auditors M/s. Prashant Lohia and Associates for timely completion of our Audits.



In the past year we tried to host as many seminars as possible for members and students at large. 74 hours of CPE programs were conducted in last calendar year including jointly hosted National Conference at Amravati. ICAI's H'ble Presidents visit to Branch alongwith WIRC Team was one of the most important highlight of the year. Our first ever CA Students Conference was a resounding success thanks to tireless efforts of WICASA Team and various members who worked day in and out for its mammoth success.

Apart from this, various other activities like CA Day Celebrations, Cultural Programs and games on CA Day and Holi/Diwali including Gadget Free Bachpan, Independence and Republic Day Celebrations, Womens Day Celebrations, Yoga Day Celebrations, Felicitation of Seniors & newly qualified CAs, RRC to Statue of Unity, ISA Batch for 38 members out of which nearly 7 have already qualified, Career Counselling programs, Yoga Day etc were also hosted by our branch. Various social activities such as Tree Plantation, Blood Donation, Swatch Bharat, donations for patients, donation for flood victims in western Maharashtra etc were also carried out by branch. Health check up camp was also conducted along with indoor games on CA Day. Quarterly newsletter was also restarted at the branch. Website of the branch has also been updated regularly. Special attention was also placed on media coverage of branch activities. Maximum number of ITT, Orientation, Adv ITT were also hosted by the branch with help of ITT Committee.

On the infrastructure front, happy to inform that Fire NOC of the branch is finally obtained. Energy Audit was also conducted to minimise energy wastages and better utilization of electricity. Dead and old stocks of books etc were also cleared during the past year. Proposal for installing solar panels and water purifiers has also been submitted to the Institute. Special emphasis was also placed on maintaining cleanliness at branch.

To rest on laurels would be the biggest mistake we can commit. There is a lot of unfinished business as well new events, ideas etc to be executed. We hope to start fortnightly lecture meetings very soon to encourage new speakers from our branch. I'm confident that next years team will do even a better job and rectify mistakes of current year.

Once again I thank you from bottom of my heart for accepting me as Chairman of Akola Branch and for supporting in all activities. Lastly I would like to thank my partners at office and my dear family for bearing with my absence in last year. It wouldn't have been possible without your strong backing.

With Warm Regards,
CA Deepak P. Agrawal
Past Chairman
Akola Branch of WIRC



Agriculture Advances- Documentations



CA Gaurishankar Mantri

Documents for Loans & Advances :

The loan document or any other document plays a very important role for banks. The documents create an evidence for having entered into a transaction or transactions between two parties or among many parties involved into a transaction. One will appreciate that banks deal in documents and create documentary evidence. If you open an account with a bank, you may have to sign application for opening account which the bank will give you upon your visit or online request and along with it you may have to complete other formalities as per norms. Like wise, if somebody want loan bank will give application form and checklist for completion of other formalities. On completion of process and submission of required documents bank may give loan as per bank policy. In this entire process dealing is only based on giving and taking of documents which are by way of process of documentation on a piece of paper or papers. Thus in a loan process it is very important to obtained all the papers and execute all the required documents by paying appropriate stamp duty so that executed document would be enforceable in law at any point of time. Adequate documentation is essential of loan policy. Bank has to ensure that documents as per bank policy and as per law time being in force is to get executed. Payment of adequate stamp duty is essential as less stamp paid document is not enforceable document. To make them enforceable bank would require to get them adjudicated by paying difference of stamp duty along with penalty of 10 times of stamp duty require to pay for execution of document.

Below given the list of Common Documents to be executed for all types of loans disbursed by Bank.

A. Promissory Note(DPNote):

This is most important document. Most of the Bank uses different type of DP Note for Different class of Borrowers, like

- A. Individual
- B. Group of Individuals
- C. Partnership Firm
- D. Sole Proprietor
- E. Companies (both Public & Private Ltd)

Signature of borrower is obtained by affixing revenue stamp of Rs.1



B. Agreement :

This document is executed between borrower & bank. The document contains various terms & conditions of the loan. Stamp Duty required to pay is Rs100. Few Banks prepare composite agreement incorporating there in various types of documents, but stamp duty is to be paid by combining the stamp duty required for each type of document embodied in a composite agreement.

C. Lien & setoff:

By this document bank get right to create a lien on other A/c of borrower at the branch/other branches of bank and there by entitle to set off the amount against loan amount outstanding & not paid by borrower. Stamp duty required to pay is Rs100.

D. Third Party Guarantee Bond/Letter of Guarantee :

An agreement executed between bank & guarantor for the loan, guarantees to bank that in case of default by borrower, loan will be repaid by guarantor. Stamp duty required to pay is Rs 100.

E. Letter of Continuity:

This document executed only in case of limit A/c like CC/OD. By executing this document the limit sanctioned get extended till renewal of document.

F. Documents for creations of charge on securities offered to bank against loan.

1. Movable asset includes both tangible & intangible asset

Hypothecation Deed:

In case of CC limit against security of stock in business, loan for purchase of vehicle, machineries, implements instruments, crop loan / kisan credit card, loans for purchase of animals, etc. Hypothecation deed is executed to create a charge on movable assets which remain in possession & use of borrower. Bank only creates charge on movable assets by paying stamp duty of 0.1% of loan amount upto Rs.5 lakhs & 0.2% of entire loan in case loan is more than Rs.5 lakhs with maximum of Rs. 10 lakh stamp duty.

Pledge Deed:

In case of handing over of possession of goods to bank like in case of gold loan and warehouse receipt loan, loan under lock & key of borrower, pledge deed is executed to create a charge. Stamp duty is same as in case of Hypo. Deed.



Assignment Deed:

In case of CC limit against security of Book Debts, borrower assign the right of recovery they have against debtors in the business to bank by executing assignment deed. Stamp duty is same as in case of Hypo deed. However, in case of CC limit, where both stock & book debts are offered as security bank may execute combined document containing clauses for Hypothecation of stock & assignment of book debt.

In case of loan against LIC policies, Pledge of NSC by way of assigning the right to recover money from Post office, right on intangible assets like Trademark, Patent etc.

Assignment deed is executed by paying Stamp duty applicable to Hypo deed.

2. Immovable Property :

Charge on immovable property is to be created by way of mortgage deed only.

- a. Register mortgage / Simple mortgage: - Mortgage Deed is executed containing various terms & conditions of loan, rights of bank to sell the property in case of default, rate of interest, installment amount & No. of EMI etc. The mortgage deed is executed by paying stamp duty of 0.5% of loan amount. In case of House loan up to Rs. 10 lakh stamp duty will be 0.25% of the loan amount.

The Mortgage deed is to be get registered by paying registration fee of 1% or maximum of Rs.30000 whichever is less.

- b. Equitable mortgage/ Deposit of title deed:-Original title deed is deposited with bank along with record of right and deed is executed by paying stamp duty applicable to hypothecation deed. However onward may 2014, the Government of Maharashtra make it mandatory to get the Equitable mortgage registered within 1 month by paying registration fee of Rs. 1000 and handling charges of Rs.300. The onus to get the mortgage registered is on mortgagor now and in case of delay in registration, mortgagor is liable for punishment of imprisonment beside penal consequences in the form of invalidation of executed mortgage deed. The bank in such case has no option than to register the document by paying difference of stamp duty for register mortgage & registration fee.



Documents for Agriculture Loan.

This includes loans to individual farmers including self help group (SHG) or joint liability group i.e. Group of individual farmers directly engaged in agricultural & allied activities like Dairy, Fishery, Animal Husbandry, Poultry, Bee- Keeping, etc.

Following types of loans mainly given to Farmers under Sector Agriculture

A] Crop loan to farmer which will include Traditional/Non Traditional plantation & horticulture.

Loan to farmers given for activities like purchase of seeds, fertilizers, pesticide & to meet the day to day expenses like labor payment, spraying expenses, transportation expenses to market for sale etc.

Quantum of Loan:- It is arrived by taking into consideration the cropping pattern, scale of finance for the crop (As decided by SLBC/ DCC) & Extent of area cultivated by borrower.

Maximum Finance = Scale of Finance for particular crop * Area to be cultivated. The Branch Manager has power upto Maximum Permissible Bank Finance [MPBF]only.

Documents & Papers :

- a) Application in prescribed form
- b) KYC Documents of borrower
- c) Appraisal report from AFO (Agricultural Field Officer)
- d) Title documents of land
- e) Copy of 7/12 abstract (Computerized)
- f) D.P Note
- g) Hypo. deed
- h) Third party Guarantee/Mortgage Deed in case of loan in excess of Rs.1lakh.

In case of crop loan/kisan credit card loan there is a special exemption in stamp duty for execution of mortgage deed. Mortgage deed could be executed by paying stamp duty of Rs. 100 only.

B] Kisan Credit Card (Excluding Marginal Farmer)

The kisan credit card scheme was introduced in 1998 for issue of KCC to farmers on the basis of land holding so that farmers may use them to readily purchase agricultural inputs for their production needs.

This is an extension of crop loan with added benefit of type of limit account. Unlike crop loan there is no need to renew the limit every year. The limit sanctioned under KCC is valid for 5 years. Borrower needs to submit copy of latest 7/12 every year.



Aims of Scheme

- To meet the short-term credit requirement.
- Post-harvest expenses.
- Produce marketing loan.
- Consumption Requirement of farmer household.
- Working Capital for maintenance of farm assets & activity allied to agriculture.
- Investment credit requirement for agricultural land activities allied to agriculture.

Period : Maximum limit is fixed for five years. Maximum permissible limit in 1st Yr.

Permissible Finance = Scale of Finance for crop * Area to be cultivated + 10% of limit towards post-harvest requirement + 20% of limit towards repair & maintenance .

Maximum permissible limit in 2nd year & onwards:-
10% of limit availed in previous year is added & new limit arrived up to 5year.

Documents & Papers : Same as in case of crop loan discussed above.

C] Kisan Credit Card (Marginal Farmer)

Marginal farmers are those farmers holding Agriculture land upto 1hecter. (2.5Acres). Loan between Rs.10000 to Rs.50000 based on land holding & cropping pattern for the first year could be sanctioned to marginal farmers.

Maximum Permissible Finance :

Arrived by same method as discussed above but maximum Rs. 50000.

Documents & Papers :

- Application in prescribed form
- KYC Document of borrower
- Appraisal Report from AFO (Agricultural Field Officer)
- Title Documents of Land
- Copy of 7/12 abstract (Computerized)
- D.P. Note
- Hypo. Deed.



Medium & Long Term Loan to farmers.

A. Purchase of Agricultural implements & machinery like Tractors, Minidors, Jeeps, Cars and other mode of transport.

Different bank put different criteria of minimum holding of land in order to avail the loan.

Documents & Papers:

- a. Application in prescribed form
- b. KYC document of borrower
- c. Appraisal Report from AFO (Agricultural Field Officer)
- d. Quotations
- e. Performa Invoice/ Receipt of Payment
- f. R.C. Book showing charge of bank
- g. Insurance policy with Hypo. Clause in the name of bank.
- h. In case of tractor with trolley- separate registration of tractor & trolley.
- i. D.P. note.
- j. Hypo. Deed for vehicle.
- k. Mortgage Deed.
- l. Copy of Land ownership document (title deed).
- m. Copy of 7/12 abstract.
- n. Copy of pherphar.

B. Loan for Irrigation & well digging, Pump set loan, Drip sprinkler loan

This includes Construction of surface well, deepening/renovation of existing well, purchase of oil engines/ electric motors & pump set, construction of deep tube well, layout of field channel, lift irrigation from river basins, tank, bandharas, leveling of land for irrigation, construction of bhandharas, sprinkler irrigation & wind mill

Documents & Papers :

- a. Application in prescribed form
- b. KYC document of borrower
- c. Feasibility certificate from electricity board wherever electricity required.
- d. Water right certificate from competent authority in case of lifting of water from public source.
- e. In case of digging of well, certificate from department of mines & geology, ground water directorate.
- f. NOC from surrounding land holder in case of pipe line passes from different land from source of water to land of borrower.
- g. Approved layout map of pipe line from source to destination.



- h. Estimates for construction and digging work of well / Project Report.
- l. Performa invoice/ invoice showing the price separately for each item.
- j. Quotations for labor charges.
- k. Receipt of payment
- l. Site verification report by branch officials.
- m. Appraisal report from AFO
- n. DP note
- o. Hypo. Deed for Machineries, Equipments, Pipe lines, Electric motors etc
- p. Mortgage deed
- q. Copy of Land document
- r. Copy of 7/12 & Pherphar.

C. Land Development Loan

This includes activities of building, levelling and fencing, kyaripreparation, drainage layout & reclamation of saline, alkaline & ravine land.

Document & Papers

- a. Application in prescribed form
- b. KYC document of borrower
- c. Project report
- d. Appraisal report by AFO
- e. In case of construction, estimate & layout plan approved by competent authority.
- f. Receipt of payment
- g. Performa invoice
- h. Site verification report
- l. Title document of land
- j. Copy of 7/12 & Pherphar
- k. DP note
- l. Mortgage deed

Note :- Hypo. Deed is not required as no movable asset is created by way of finance from bank.

D. Loan for Dairy, Poultry, Fishery, Goat farming, etc.

This includes capital & working capital requirements of units engaged in Dairy, Poultry, Fishery, Goat farming, etc. Loan required for purchase of animals, equipment & machinery, transport vehicles for purchase of feed & to meet other expenditure such as labor, marketing, etc.



Documents & Papers :

- Application in prescribed form
- KYC document of borrower
- Estimates in case of construction of tin shed.
- Appraisal from AFO
- Title document of land on which shed for Animal is to be constructed
- Purchase bills of animals
- Purchase bills of equipment & machinery, transport vehicles, etc.
- Receipt of payment/ Invoices
- Certificate from veterinary doctor on fitness in case of goats, buffalos, cows, etc.
- DP note
- Hypo deed of livestock.
- Hypo Deed for equipment & machinery.
- Mortgage deed.

E. Loan for Development of Horticulture

This includes establishing new or maintaining existing orchards, gardens, plantation and nurseries. Loan is required to meet the capital cost for development of Horticulture and maintenance cost of plants, seedlings, grafts, fertilizers, insecticide, wages, salaries etc.

Document & Papers:

- Application in prescribed form
- KYC document of borrower
- Project Report
- Appraisal report from AFO
- Title document of land
- Purchase invoice of plants, seedlings, grafts, fertilizer etc.
- Receipt of payment
- D.P. note
- Hypothecation deed
- Mortgage deed.

The borrower is eligible for back ended subsidy from National Horticultural Board. If this is being so it is to be ensured that no interest is to be charged on subsidy portion held by bank. Secondly it is to be ensured that terms of subsidy on the part of bank are to be complied with.

F. Loan for purchase of land

Loan for purchase & development of agricultural land

Eligibility:- Small & marginal farmers who would own maximum of non-irrigated or irrigated land as stipulated by NABARD as per the different agro climatic regions across the country.



Documents & Papers :

- a. Application in prescribed form
- b. KYC document of borrower
- c. Document of title and other relevant documents in respect of landed property to be purchased and also in respect of already held land
- d. Copy of sale agreement, if executed.
- e. D.P. note
- f. Valuation report from appropriate/competent authority
- g. Mortgage deed

G. Loan against warehouse receipt.

Agricultural goods produced by farmer & stored in warehouse owned by central/state govt. is being pledged by way of pledge of warehouse receipt and thereby assigning right in favor of bank as a security to the loan. Maximum loan could be sanctioned is Rs. 50 lakhs for a period not exceeding 1 year.

Documents & Papers:

- a. Application in prescribed form
- b. KYC document of borrower
- c. Copy of 7/12 abstract in the name of farmer.
- d. Warehouse receipts (Central/State in the name of farmers.)
- e. Charge of bank is to be noted with warehouse in which goods kept.
- f. Valuation of goods pledged vis-à-vis Age of the agricultural goods
- g. D.P Note
- h. Pledge deed

H. Loan for purchase of Smartphone to farmers up to Rs. 10000

The farmer could get the loan for purchase of smart phone upto Rs. 10000

Documents & Papers:

- a. Application in prescribed form
- b. KYC document of borrower
- c. Purchase bill of Mobile
- d. D.P Note
- e. Hypo. deed

I. Gold loan to farmers

Loan to farmers up to Rs. 10 Lakhs against gold/jewellery/ornaments/specially minted gold coins sold by bank and up to Rs. 3 Lakhs against silver ornaments for a maximum period of 12 month.



Documents & Papers

- a. Application in prescribed form
- b. KYC document of borrower
- c. Copy of 7/12 abstract
- d. Valuation report by approved valuer
- e. D.P. note
- f. Pledge deed

Majority of bank sanctioned above discussed loan product for farmers. Apart from above there may be some more loan products designed by bank according to climatic and geographical situation. The documents and papers discussed above are in general common for majority of banks with addition or deletion of few. The stamp duty required to pay for execution of various documents is as prescribed by Bombay Stamp Act in the state of Maharashtra. It may vary state to state.

The documents executed and papers submitted are thus very important for bank. All documents and papers are subject to check by way of audit or inspection through internal and external auditors to find out various types of discrepancies for correction. If there is no exit system of checking through audit or inspection, it may create many serious issues even leading to denting on bank's business. Though inspection of loan documents is a subsequent process viz. after execution of documents but risk may be originated right from day one of execution of document. The auditor, whether internal or external, should have knowledge, enthusiasm and utmost care while verifying the loan documents. Probability of things going normal always is never cent percent because an element of abnormality is always there.

For a layman, there is no difference between document and documentation but for a professional, the terms are quite different and have deep meanings.

CA Gaurishankar Mantri

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9422163231



Compliance Calendar

S.No	Particulars	Act	Forms/ Returns	Due Date
1	Due date for deposit of tax deducted/collected for the month of February 2020. (TDS & TCS)	Income Tax		07-Mar-20
2	Form GSTR-7 for the month of February 2020	GST	GSTR-7	10-Mar-20
3	The due date for furnishing statement by e-commerce companies for the month of February 2020	GST	GSTR-8	10-Mar-20
4	Return of outward supplies of taxable goods and/or services for the Month of February 2020 (for Assesses having turnover exceeding 1.5 Cr.) Monthly Return.	GST	GSTR -1	11-Mar-20
5	GST Return for input service distributor for the month of February 2020	GST	GSTR 6	13-Mar-20
6	ESIC Payment for February 2020	ESIC	ESI Challan	15-Mar-20
7	Due date for issue of TDS Certificate for tax deducted under Section 194-IA in the month of January 2020	Income Tax	Form 16B	15-Mar-20
8	Due date for issue of TDS Certificate for tax deducted under Section 194-IB in the month of January 2020	Income Tax	Form 16C	15-Mar-20
9	Due date for furnishing of Form 24G by an office of the Government where TDS/TCS for the month of February 2020 has been paid without the production of a challan	Income Tax	Form 24G	15-Mar-20
10	Advance-tax Fourth Instalment, 100% of tax for FY 2019-20 to be paid	Income Tax		15-Mar-20
11	Due date for payment of whole amount of advance tax in respect of FY 2019-20 for assessee covered under presumptive scheme of Section 44AD/ 44ADA	Income Tax		15-Mar-20
12	PF Payment for February 2020	PF	ECR	15-Mar-20
13	Summary of outward taxable supplies and tax payable by Non-Resident taxable person & OIDAR.	GST	GSTR-5 & 5A	20-Mar-20
14	Simple GSTR return for the month of February 2020 (AP/Telangana)	GST	GSTR 3B	22-Mar-20
15	PF Return filing for February 2020 (including pension & Insurance scheme forms.	PF		25-Mar-20
16	Due date for furnishing of challan-cum-statement in respect of tax deducted under Section 194-IA in the month of February 2020	Income Tax		30-Mar-20
17	Due date for furnishing of challan-cum-statement in respect of tax deducted under Section 194-IB in the month of February 2020	Income Tax		30-Mar-20
18	Filing of Form BEN 2 under Companies (Significant Beneficial Owners) rules, 2018	Companies Act	BEN 2	31-Mar-20
19	Comprehensive Annual Return/ Statement for FY 2018-19 by All Registered Persons whose Annual Turnover exceeds Rs 2 Crores	GST	GSTR 9	31-Mar-20
20	Annual Return for FY 18-19 by registered person whose Annual Turnover for FY 18-19 is above Rs. 2 Cores (Annual Return + Audited Annual Accounts + Reconciliation Statement in GSTR-9C)	GST	GSTR 9C	31-Mar-20
21	Due for filing belated/ revised return for FY 2018-19	Income Tax		31-Mar-20
22	Due date for linking of Aadhar number with PAN	Income Tax		31-Mar-20



Up Coming events at Branch

Date	Topics	Speaker
14 /03/2020 Bank Audit Conclave Day 1	Critical issue in Advances Audit with practical case study	RCM Hitesh Pomal, Ahmedabad
	RAC Norms	RCM Jayesh Kala, Mumbai
	LFAR	CA Ashish Badge, Nagpur
	Current Banking Scenarios & expectations of Central statutory Auditor from Branch Auditors	CA Nitin Sarada, Nagpur
23 /03/2020 Bank Audit Conclave Day 2	Agricultural advance & NPA	Gaurishankar Mantri, Akola
	Data mining & DataAnalysis from various tools	CA Amit Heda, Nagpur
15 /03/2020	Holi Milan	Members & Family
28 /03/2020	WICASA event How to face CA exam	Eminent Personality



Branch in Media

लोकमत

महत्वाचे

माहावितरणमध्ये
माडगेबाबा अयंती साजरी



अखिल : भावधियाण्डा
राजकुमार शिंदे
राजविकास बाहेरी
सुभाषी साठवी
सुभाषी अश्विनी

अखिल संतसुभाष बाहेरी, विद्याल
शिंदे, डॉ. शिवाजी शिंदे, अश्वि
सुभाष, सुभाष बाहेरी उपस्थित होते.

सनदी लेखापाल संस्थाध्यक्षपदी बाहेरी

अखिल : डॉ. इन्स्टिट्यूट ऑफ चार्टर्ड
अकाउंटंट्स ऑफ इंडिया अखिल
शाखा अकाउंटंट्स जलज बाहेरी
आ उपस्थितानी केसू देवीस बाहेरी
सचिवपदी शिवा अयंती अकाउंटंट्स
सचिवपदी शीला अश्विन, आ
सुभाषी सुभाषी शिवाजी शिंदे, शिवा
अश्विनी शिवा अश्विनी शिंदे.

सनदी लेखापाल संस्थेच्या अध्यक्षपदी बाहेती तर उपाध्यक्षपदी देढीया

प्रतिनिधी २३ केसूबाही

अखिल: डॉ. इन्स्टिट्यूट ऑफ चार्टर्ड
अकाउंटंट्स ऑफ इंडिया अखिल शाखेच्या
अध्यक्षपदी सीए जलज बाहेरी तर
उपाध्यक्षपदी सीए केसू देवीया बाहेरी निवड
करण्यात आले. सीए अश्विनी शिंदेच्या बर
२०२०-२१ या कार्यकाळासाठी ही निवड
अधीनच करण्यात येऊन इन्स्टिट्यूट
अखिल शाखा सचिवपदी सुभाषी अश्विन
शिंदे दीपक अश्विन बाहेरी निवड होऊन ते
कार्यकाळ बघणार आहेत. कार्यशाळा मसुदा
महान सीए गौरीशंकर मंत्री व सीए हिरेन बाहेरी

बाहेरी निवड करण्यात आले आहे. जलज बाहेरी
लेखापाल शिंदे बाहेरी बाहेरी सुभाष अश्विनी
जलज बाहेरी बाहेरी अश्विनी शिवाजी
सनदी लेखापाल उपाध्यक्ष अश्विन मन्सू
अश्विनकार टाकालेस विद्याल आरंभ
सुभाषी तर पावसू सनदी लेखापाल शाखा
महोदय विद्याल सुभाषी विद्याल कार्यशाळा,
सीए विद्यालबाहेरी बाहेरी बाहेरी
व अनेक उपक्रम उपक्रम राबविणार
अशाचायने बाहेरी. सीए बाहेरी, सीए
देवीया व सीए अश्विन बाहेरी निवडीने लोकां
महात्ता होत अशाचायने बाहेरी अश्विनबाहेरी



सनदी लेखापाल सीए जलज बाहेरी बाहेरी
शिंदे.

सनदी लेखापाल संस्थेच्या अध्यक्षपदी बाहेती, उपाध्यक्ष देवीया

अखिल : येथील डॉ. इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ
इंडिया अखिल शाखेच्या अध्यक्षपदी सीए जलज बाहेती तर
उपाध्यक्षपदी सीए केसू देवीया बाहेती निवड करण्यात आली. अखिल
शाखा सचिवपदी सीए दीपक अश्विन बाहेती निवड होऊन ते कामकाज
बघणार आहेत. कार्यकारिणी सदस्य म्हणून सीए गौरीशंकर मंत्री व सीए
हिरेन बाहेती बाहेती निवड करण्यात आली आहे. सनदी लेखापाल बाहेती
साठी विविध सामाजिक विषयावर कार्यशाळा, सीए विद्यालबाहेती
करियर कौंसिलिंग व अनेक रचनात्मक उपक्रम आपण राबविणार
असल्याचे अध्यक्ष जलज बाहेती बाहेती निवडीनंतर सांगितले. शहरात
सनदी लेखापालाचे मोठे कार्यालय असून त्यात अनेक उपक्रम राबविले
जातात.

जलज बाहेती बने अध्यक्ष



अखिल (का), डॉ. इन्स्टिट्यूट ऑफ चार्टर्ड
अकाउंटंट्स ऑफ इंडिया अखिल शाखा जलज
बाहेती तर सीए जलज बाहेती व उपाध्यक्ष बाहेती
तर सीए केसू देवीया बाहेती निवड करण्यात आली.
अखिल शाखा सचिवपदी सीए दीपक अश्विन,
कारण ते सीए गौरीशंकर मंत्री व सीए हिरेन बाहेती
बाहेती निवड करण्यात आली आहे. सनदी लेखापाल
बाहेती साठी विविध सामाजिक विषयावर कार्यशाळा,
सीए विद्यालबाहेती करियर कौंसिलिंग व अनेक
रचनात्मक उपक्रम आपण राबविणार असल्याचे
अध्यक्ष जलज बाहेती बाहेती निवडीनंतर सांगितले.
शहरात सनदी लेखापालाचे मोठे कार्यालय असून त्यात
अनेक उपक्रम राबविले जातात.

सनदी लेखापाल संस्था के अध्यक्ष बने बाहेती

उपाध्यक्ष पद पर देढीया का चयन



अखिल (का), डॉ. इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडिया
अखिल शाखा अखिल शाखा जलज बाहेती तर सीए जलज बाहेती व उपाध्यक्ष बाहेती
तर सीए केसू देवीया बाहेती निवड करण्यात आली. अखिल शाखा सचिवपदी सीए दीपक
अश्विन, कारण ते सीए गौरीशंकर मंत्री व सीए हिरेन बाहेती बाहेती निवड करण्यात आली
आहे. सनदी लेखापाल बाहेती साठी विविध सामाजिक विषयावर कार्यशाळा,
सीए विद्यालबाहेती करियर कौंसिलिंग व अनेक रचनात्मक उपक्रम आपण राबविणार
असल्याचे अध्यक्ष जलज बाहेती बाहेती निवडीनंतर सांगितले. शहरात सनदी
लेखापालाचे मोठे कार्यालय असून त्यात अनेक उपक्रम राबविले जातात.



Events in Pictures



**Second Best Branch of WIRC in
Mini Branch category**



Highly Comendable WICASA Award



Seminar on Analysis of Union Budget & Felicitation of Newly Qualified CA

Events in Pictures




Seminar on Specified Financial Transaction



RRC at Statue of Unity

Women Empowerment Committee(ICAI), Akola celebrates



**INTERNATIONAL
Women's Day**

She Walks She Leads

on 8 March 2020

**5 pm onwards, followed by dinner
at Jain Lawn's Akola**

**All the lovely ladies can paint the town in gorgeous
shades of Pink & Purple to celebrate and feel the
pride of Women's Day**

Special Attraction

**RJ Shree(Radio Orange), to
make the evening more
delightful**

**Inspirational Speaker to
enlighten us with their
thoughts**

**DANCE, MUSIC, GAMES &
EXCITING PRIZES**