



# AKOLA BRANCH OF WIRC OF ICAI



NEWSLETTER FOR THE MONTH OF

● **MARCH 2021** ●



# TORCH BEARERS YEAR 2021-22

THE INSTITUTE OF CHARTERED ACCOUNTANT OF INDIA



**CA. NIHAR N. JAMBUSARIA**  
PRESIDENT



**CA. (DR) DEBASHIS MITRA**  
VICE PRESIDENT

# TORCH BEARERS YEAR 2021-22

WESTERN INDIA REGIONAL COUNCIL



**CA. MANISH GADIA**  
CHAIRMAN



**CA. DRUSHTI DESAI**  
VICE CHAIRMAN



**CA. ARPIT KABRA**  
SECRETARY

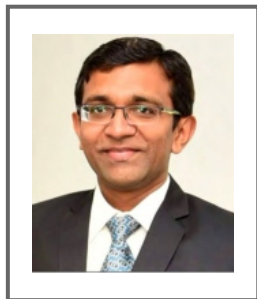


**AC. JAYESH KALA**  
TREASURER

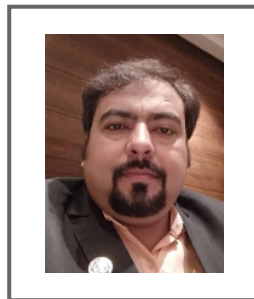


**CA. YASHWANT KASAR**  
CHAIRMAN - WICASA

AKOLA BRANCH OF WIRC OF ICAI  
MANAGING COMMITTEE  
YEAR 2021-22



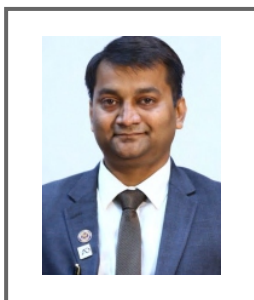
**CA. KEYUR DEDHIA**  
CHAIRMAN



**CA. HIREN JOGI**  
VICE- CHAIRMAN



**CA. JALAJ BAHETI**  
IPC & SECRETARY



**CA. DEEPAK AGRAWAL**  
TREASURER &  
WICASA CHAIRMAN



**CA. GAURISHANKAR MANTRI**  
EXECUTIVE MEMBER



**CA. ANAND JAKHOTIYA**  
BRANCH NOMINEE

## EDITORIAL BOARD

**CA. SAKET RATHI**  
CHAIR- PERSON

**CA. PIYUSH LOHIA**  
CONVENOR

## MEMBERS

**CA. RADHIKA KHATOD**

**CA. ANKUSH SOMANI**

**CA. ROMIL SOJATIA**

**CA. JITESH AGRAWAL**

**CA. ABHISHEK VYAS**

**CA. DHIRAJ CHANDAK**

## WHAT'S? **INSIDE**

- BRANCH CHIRMAN'S MESSAGE 1
- ARTICLE I 2
- QUOTE 6

Respected Professional Colleagues,

!! Namaste !! Warm Greetings and Wish you all a very Happy, Colorful and Joyous Holi.

It's my privilege and honour to become the 18th Chairman of the Akola Branch of WIRC of The Institute of Chartered Accountants of India and I thank my Managing Committee Members for reposing confidence in me and electing me as Chairman for the year 2021-22. I would like to express my deep gratitude to our past Chairman and Office Bearers. I alongwith our team would strive to perform to the best of our capacity for the benefit of members and students.

The theme of the Action Plan for the year 2021-22 shared by CA. Nihar N Jambusaria Ji, President ICAI is **"Aligning the Profession with the Digital Era: Embracing Techno-logy, Empowering Profession, Catalyzing Growth"**. We also need to be future ready by adopting the changes in our working in this Digital Era.

India is registering a steady increase in reporting fresh Covid-19 cases. Almost since last month we at Akola are also seeing heavy increase in the number of COVID cases. We all need to be cautious and follow appropriate behaviour such as wearing of mask and maintaining social distancing. Considering the fact, guidelines received from the ICAI and also the order issued by the Hon. District Collector, all the physical programs were postponed till the end of this month.

Hence during this month, on the eve of International Women's Day, on we has organised virtual sessions in 2 parts whereby in the first session we had a chance to have with us Ms. Miral Nanavati and Ms. Anju Ramnani. Both are the senior faculties at Art of Living, Surat. In the second session, Ms. Anjali Dhanorkar, Deputy Collector, Aurangabad shared her views / experiences with us on Life Skills. We also played Housie in a virtual mode later in the evening. All the session and management were done by the Women Empowerment Committee of our Branch.

As March ending comes, Audit relating to Bank Branch gear up. In relation to it, we had a 3-day Bank Branch Audit Conclave wherein we had CA Jayesh Kala Sir, RCM Mumbai, CA Hitesh Pomal Sir, RCM Ahmedabad and CA Dilip Satbhai, Pune as speakers for the 3-day session. In addition, CA Amit Heda, Mumbai and CA Rohit Powal, Surat shared their views and skills with us on Data Mining Analysis under Bank Branch Audit. Many members took the benefit of these sessions. Last but not the least a very good Holi celebration on a virtual mode. "Holi ke Rang, Sher-o-Shayari ke Sang" a irtual kavi sammelan with different poets from all over India.

During the entire month we are also have conducted the ICITSS - ITT and Orientation Course for the CA Intermediate Students. We are thankful to all the respective faculties for the successful completion of the two batches.

We take this opportunity to invite articles on topics of professional interest. Your candid feedback is valuable: our reviews will encourage us and help us to improve! You can send us your feedback, write-ups at [akola@icai.org](mailto:akola@icai.org)

I do believe that together with the support and guidance of the members, we would accomplish higher goals and emerge stronger by negating the effect of COVID pandemic. I look forward to your support and cooperation to take the Branch to newer heights.

With best regards,  
Yours Truly,

**CA KEYUR DEDHIA**  
CHAIRMAN AKOLA BRANCH





Dear Member,

At the outset I wish you a happy and prosperous new year as by the time you receive this edition, we would have already celebrated new year under various Indian traditions by the names Ugadi, Bohag Bihu, Gudi Padwa, Vaisakh and Biju Festival.

It gives me immense pleasure to roll out the first edition of e-newsletter on behalf of The Akola Branch of WIRC of ICAI for the year 2021-22. This being the first issue of the e-newsletter for this year, I would like to share some thoughts with you.

The Akola Branch has been regularly organizing technical meetings and events which are always very well attended by the young, the less young, and the old(er) generations of our fraternity. Pioneers in our profession have contributed in this activity by being the guest of honour, speaker and panel members on various occasions. The variety of topics covered and academia has always been well received. Professional bodies, like ours, have always provided a forum for like-minded people to exchange ideas, views and information. I believe in this age of cut throat competition, creating such a forum for the like-minded professionals can enhance our knowledge, skills and capabilities by the free flow dissemination of knowledge and information. It is hence time for us, the newsletter committee, to take the relay of spread of knowledge and information ahead by extending this forum to all the members.

In the past we have witnessed a huge number of audiences benefitting from the knowledge and experience shared by various speakers in the Branch events. Now, we urge all the members to take the lead in this festival of knowledge sharing and be a contributor to the growth of our fraternity. It is my earnest request to participate overwhelmingly in the publication of the e-newsletter for the editions to come by sharing your knowledge and experience.

Having said all the above, I would like to thank CA. Keyur Dedhia – Chairman of the Akola Branch of WIRC of the ICAI and the managing committee members, on behalf of the entire newsletter committee for trusting us with this pious responsibility of sharing knowledge with our branch member and extremely grateful to the newsletter committee team for helping me out with the roll-out of this edition.

Looking forward to an enthusiastic year ahead.

Happy reading....Happy Learning!

Best Regards,

**CA Saket Rajendra Rathi**

**Chairman, Newsletter Committee**

# Long Form Audit Report (Revised)

## Introduction :

Long Form Audit Report (LFAR) is a Questionnaire prepared by RBI it was devised in 1985 and has been revised firstly in 1992 – 93, secondly in 2003 and now in 2021. An Auditor has to answer the questions in LFAR for submitting along with his main Audit Report.

LFAR includes questionnaire for specialized branches viz.,

For branches dealing in Foreign Exchange Transactions.

For branches dealing in very Large Advances

For branches dealing in Recovery of NPA

For branches dealing in Clearing House Operations (Service Branches)

## Objectives of LFAR :

- 1) Internal Control
- 2) To cover Operational Areas with Advances
- 3) To cover Operational Risk
- 4) LFAR can help as a Tool for early Warning Signals in case of Frauds.
  - I. The overall objective of the Long Form Audit Report (LFAR) should be to identify and assess the gaps and vulnerable areas in the business operations, risk management, compliance and the efficacy of internal audit and provide an independent opinion on the same to the Board of the bank and provide their observations.
  - I. This may also involve commenting on various risks to which the banks are exposed to like credit, market, operational and liquidity risk and risk management efficacy, assessment of appropriateness of procedures for preparation of supervisory returns, KYC/AML/CFT issues, cyber security, business performance, business strategy including very high growth / high ROE accompanied with high risks, etc.

- i. Some of the matters to be dealt with by the SCA in their LFARs will be based on the LFARs received from the branches. In dealing with such matters, the SCA are expected to exercise their own judgement to make their observations on the basis of review of branch auditors' LFARs.
- ii. The scope and coverage of Statutory Audit and LFAR will broadly be as per the given format. However, if the SCA feels a need of some material additions, etc. in the scope, this may be done by giving specific justification and with the prior intimation to the Audit Committee of the Board of the bank.
- iii. SCA may resort to need based limited transaction testing as hitherto.
- iv. In deciding whether a qualification in the main report is necessary, the auditors should use their judgement based on the available evidences / facts and circumstances of each case.

### **LFAR is divided in four parts viz.,**

- A) Assets
- B) Liabilities
- C) Profit & Loss Account
- D) General

### **PLEASE ADD LFAR FORMAT HERE**

#### **1) Assets**

Cash

Branches carry cash depending upon the limit fixed by controlling authority

Adequate insurance cover of the cash in hand and cash in transit

Cash balance checked at proper intervals

#### **Balance with RBI ,SBI and other banks**

Cash transactions remaining un responded

Revenue items requiring adjustments/ write-off

Item deserves special attention

Old outstanding balances remaining unexplained/ unadjusted

### Investments 1

Investments portfolio is managed at H O  
Kept for safe custody at some branches  
Physically verify Investments – Certificate  
Dividend/ interest received/ credited to H O account

### Investments 2

Income on investments kept at Branch for safe custody reported to Head office  
Matured or overdue investments should have been encashed  
RBI guidelines regarding valuation of Investments complied with

### Advances

Outstanding amount is in excess of 5% of the aggregate advances of the branch or Rs.2 crore  
whichever is less are LARGE ADVANCES

Fresh Loans: Whether appraised properly? Whether adverse remarks of field officer are overruled by seniors?

Sensitive Areas identified by RBI: Real Estate/ Securities/ Commodities

Housing Loans

Advances given to a specific group during the year?

Loans approved by an authority just prior to his/ her retirement

Stipulated installments/interests are being paid regularly

Terms and conditions of the loan complied

Credit facilities sanctioned beyond delegated authority or limit fixed by Bank

Assess procedures for Periodic balance confirmation/ acknowledgement of debts.

Analysis of accounts overdue for review/renewal between 6 months & 1 year and over 1 year

Stock/debts statements and other periodic operational data and financial statements etc received regularly from borrowers and duly scrutinized

Physical verification of securities charged to banks

Frequent/ unauthorized overdrawing beyond limits

Guidelines of security creation, asset inspection, insurance etc in case of leasing finance activities

Branch identified and classified advances into standard/sub-standard/doubtful assets as per RBI

## **Other Assets**

### **Guarantees and LCs**

Sanctioning

Devolvements / Invocations

Sanctioning huge non-fund based limits without proper margins

Over-exposure of such facilities to certain parties

Whether opening of such documents are for genuine trade transactions – LCs, Financial guarantees

### **Stationery and Stamps**

Internal control over issue and custody of security items like TDRs, Drafts, Pay Orders, Cheque Books, Gift Cheques)

Cases of missing/ lost items of such stationery

### **Suspense Accounts/ Sundry Assets**

Adjustment accounts where some debit transactions are temporarily posted whose authorisation is pending for approval

Expeditious clearance of items debited

Reasons for delay in adjusting entries

Irrecoverable balances – provisioning?

Unusual items in these accounts?

## **2) Liabilities**

### **»Deposits**

### **»Other Liabilities**

### **»Contingent liabilities**

### **»Deposits**

New Accounts opened and closed soon

KYC forms

Anti Money Laundering Act Heavy transactions during a period

Only clearing entries appear in the account: – No actual deposit or withdrawal – Trace entries to see final deposit or withdrawal in which account and report

Accounts of different parties proposed by a single person/ Group

Overdue/matured term deposits at the year end

Unusual large movements in aggregate deposits held at the year-end after the balance sheet date?

## **Sundry Deposits/ Bills Payable**

Adjustment accounts in which certain credit transactions are temporarily posted whose authorisation is pending for approval

Obtain a year-wise break-up

Obtain details of each old entry

Check movement in old entries and its authorisation

Whether Register maintained for such entries?

## **Contingent Liabilities**

Ensure that all contingent liabilities are identified and disclosed

## **Impact on Capital Adequacy**

» Discrepancies in interest/ discount

» Income recognition norms

» System of estimating and providing interest accrued on overdue/matured term deposit

» Divergent trends in major item of income and expenditure

## **3) Profit & Loss Account**

### **Interest on Advances**

Do not rely on software Manually check and compare results with software generated results – change of interest rates

If errors observed, whom does it benefit – a few borrowers/ group?

### **Interest on Deposits**

Test check if errors benefit a few depositors/ group

Effect of changes in accounting policies on items of income and expenditure

### **Commission Income**

Check sudden spurt in Commission income: From Guarantees/ LCs? Whether rates of commission are normal?

Check sanctions, invocations, devolvments Whether income is from few parties?

### **Variance analysis**

Interest to weighted average deposits/ advances compare current year with previous year

Check System to detect discrepancies in interest/ discount and for timely adjustment thereof

If discrepancies exist in many cases, consider its impact and ascertain qualification in auditors report?

- » **Books and records**
- » **Reconciliation of Control and subsidiary records**
- » **Inter branch accounts**
- » **Audits/ Inspections**
- » **Frauds**
- » **Miscellaneous**

### **Inter-Branch accounts**

Branch forwards on a daily basis to a designated cell / Head office, a statement of debit/credit transactions in relation to other branches

### **Fraud Prone Area**

Outstanding debts in the head office account in respect of inter-branch transactions  
Isolate old/large outstanding transaction/entries as at the year end which remained unexplained

Major adverse comments rising out of the latest reports of the previous auditors ,concurrent auditors ,stock auditors or internal auditors or RBI inspectors.

Whether the branch responds promptly to error advices received from H.O

Whether the branch is vigilant about expeditious clearance of high-value entries?

Whether IBRs are regularly received from HO & promptly attended?

Whether branch has written details on IBRs. for pending entries

Test-check IBR St. to ascertain existence of high-value items

Whether originating debit entries/ cash transactions are liquidated within a reasonable period of time?

### **Frauds**

Particulars of frauds discovered during the year together with recommendations to minimize recurrence

Obtain register of frauds

Recommend ways and means to minimise occurrence of frauds

### **Miscellaneous**

Does the accounts indicate possible window dressing?

Other matters for consideration of management/ CSA's



Dear Friend

As We go through the Revised LFAR

We found that we as a Branch Statutory Auditor has to perform our Assignment in detail verification of the Accounts. We have to Report very illustratively our findings in the Revised LFAR Instead of simply Yes / No / Not Applicable.

REVISED LFAR

More than 23 new detailed qualitative and quantitative reporting requirements

No More "YES, NO, N/A" IN revised LFAR


Very detailed workings and documentation have to be carried out to prepare Revised LFAR

To much of information to be gathered to report on Revised LFAR

RBI is expecting Transaction Audit, the word borrowed from IBC forensic

RBI is expecting ISA audit as a part of statutory branch audit.

RBI is expecting us to comment on system driven NPAs and in a same bank various auditors express different conflicting opinionions ?

- FORENSIC AUDIT Auditors need to go through account operation transactions in details and comment upon
  - FORENSIC AUDIT the system and processes of banking supervision on the account operation transactions should be checked and commented upon.
  - ISA AUDIT Verification of data integrity and data related control systems and processes should be carried out and commented upon, with the special thrust on those data inputs which are to be used for MIS at corporate office level and for supervisory reporting purposes.
  - No of accounts verified along with % of accounts verified have to be given in LFAR
- 

- Auditors have to comment on all those accounts which are quick mortality. i.e. accounts becoming NPA within one year of sanctioning
- Auditors have to comment on credit rating system and quantitative details
- Auditors to Provide analysis of the accounts overdue for review/renewal and comment on major shortcomings in monitoring,
- Auditors to comment whether Drawing Power is computed properly
- Auditors to comment on status of stock audits and give quantitative data on status of stock audits
- Auditors to comment on due diligence reports and give quantitative data on status of Due Diligence reports
- Auditors to comment on the substantial deterioration in value of security during financial year as per latest valuation report in comparison with earlier valuation report on record
- Auditors to comment on deficiencies, including in value of securities and inspection thereof or any other adverse features such as frequent/ unauthorized overdrawing beyond limits, inadequate insurance coverage, etc.,
- Auditor to comment on early warning systems red-flagged accounts
- Auditor to Comment on adverse features considered significant in top 5 standard large advances and which need management's attention.
- Auditor to comment on branch identification and classification of advances into standard / substandard / doubtful / loss assets through the computer system, without manual intervention.

- Auditor to comment on the system of classifying the account into SMA-0, SMA-1, and SMA-2.
- auditor to comment on List the accounts (with outstanding in excess of Rs. 10.00 crore) which have either been downgraded or upgraded with regard to their classification as Non-Performing
- Auditor to comment on system of restructured or rephased accounts during the year and quantitative details of restructured and rephased accounts
- Auditor to comment on accounts wherein process under IBC is mandated but not initiated by branch and quantitative details of such accounts.
- Auditor to give Give Age-wise analysis of decrees obtained and pending execution.
- Auditor to comment on cases concluded the recoveries have been properly appropriated against the principal / interest as per the policy of the bank
- Auditor to comment on documents verified which are centralised processing system and report on exceptions.
- Auditor to comment on List of instances where interchangeability between fund based and non-fund-based facilities was allowed subsequent to devolvement of LC / invocation of BG.

**Regards**

**CA Anand B Chandak  
Washim  
9850154466.**

We have reached the fag end of the financial year and April will embark a new beginning. This compilation attempts to highlight the key changes in the tax regimes under Indian Tax Laws which will give April its character of a new beginning.

## Changes under the GST regime :

1. **E-Invoicing** : E-Invoicing is Mandatory for Registered Person under GST if Supply (Turnover) (U/s 7(1) of [CGST Act 2017](#)) for the FY 2020-21 Exceeds Rs. 50 Crores. ([—Notification No. 05/2021 Central Tax Dated 08/03/2021.](#))
2. **Change in registration type** : Regular Registered Person wanting to opt for Composition Scheme for FY 2021-22 may apply for change on or before 31/03/2021.
3. **Change in Scheme of Return Filing** : Registered Person Wanting to opt IN/Out for QRMP Scheme for FY 2021-22 may apply for change between March-21 to May-21.
4. **Refunds** : Refund time limit of FY 2018-19 can be claimed before 31<sup>st</sup> March 2021 (2 Years' Time Limit) by applying RFD-01.
5. **Zero Rated Supply (without payment of tax)** : Registered Person who want to Export/Supply to SEZ units without payment of tax are required to obtain/Renew LUT for FY-2021-22 on or before 31<sup>st</sup> March, 2021 for FY 2021-22.
6. **Increased Penalties** : Penalty enhanced to 200 per cent from 100 per cent in case of resolving detention, seizure and release of goods and conveyances in transit, and more stringent action such as attachment of property and back account in case of fake invoices.

## 7. HSN / SAC CODE :

Supply (U/s 7(1) of CGST Act 2017) for FY 2020-21	HSN/SC N Code	Consequences
If Supply for previous financial year (i.e. FY 2020-21) is Less than or Equal to Rs. 5 Crores – B2B Transaction – Export/SEZ Sales – B2C Transaction	4 Digits (Mandatory)  Voluntary	<ul style="list-style-type: none"><li>Buyer will not be able to Claim ITC.</li></ul> <b>Note: While Taking ITC on Purchases and other Expenses, kindly verify in the invoice/bill that supplier has mentioned HSN or SAC code of 4 digits as the case may be. If HSN or SAC Code is Not Mentioned up to 4 Digits ITC will not be available.</b>
If Supply for previous financial year (i.e. FY 2020-21) is More than Rs. 5 Crores	6 Digits (Mandatory)	<ul style="list-style-type: none"><li>Buyer will not be able to Claim ITC.</li></ul> <b>Note: While Taking ITC on Purchases and other Expenses, kindly verify in the invoice/bill that supplier has mentioned HSN or SAC code of 4 digits as the case may be. If HSN or SAC Code is Not Mentioned up to 4 Digits ITC will not be available.</b>

## Changes under Income Tax Regime :

- 1. EPF Contribution :** With effect from April 1, if employees' contribution to EPF is more than 2.5 lakh annually, the interest would be taxable like the tax on Fixed Deposit Receipts in a bank. For Government Provident Fund, the threshold will be 5 lakh.
- 2. Unit Linked Insurance Products :** On Unit-Linked Insurance Products (ULIP) schemes, the change is that if an ULIP is issued after February 1, and aggregate annual premium is more than 2.5 lakh, the maturity amount would be taxed at a rate of 10 per cent if its long-term gain (if gain is more than 1 lakh) and at the rate of 15 per cent if its short-term gain. Earlier, the maturity proceeds of ULIP schemes were tax-free.
- 3. TDS for non-filers :** As regards Tax Deducted at Source (TDS), if a taxpayer has not filed Income-Tax return for the preceding two previous years and there was TDS of 50,000 or more for each of those two years, then Budget 2021 has proposed excess TDS to the extent of twice the prescribed rate or 5 per cent, whichever is higher, to be taxed.
- 4. ITR Filing for Senior Citizens :** Senior citizens above 75 years will not have to worry about filing returns, provided they get income from pension and interest from the same bank.
- 5. Re-opening of Assessments :** Tax assessments could be reopened only up to three years against the earlier provision of up to six preceding assessment years.

Photo Gallery of Various Events and Seminar Conducted by Akola Branch during the month of March 2021

## Virtual Statutory Bank Audit Conclave Webinar on 21 MARCH 2021

The image is a screenshot of a Zoom webinar recording. The top portion shows a Microsoft PowerPoint presentation slide with a dark blue background and white text that reads: "PRESENTATION ON LONG FORM AUDIT REPORT - CA JAYESH KALA". The slide number "1" is visible in the top right corner. The Zoom interface includes a toolbar at the top with various icons and a search bar. Below the presentation, the title of the webinar is displayed: "Virtual Statutory Bank Audit Conclave Webinar on 21/03/2021". The bottom section of the screenshot shows five video thumbnails of participants. From left to right, top to bottom, they are: CA SUNIL SALAMPURIA, CA Jayesh Kala, CA Keyur Dedhia, Akola, CA SANDEEP DESARDA, CH..., and CA DURGESH KABRA CCM. The Zoom logo is visible in the bottom right corner, and a playback control bar at the very bottom shows a pause button, a progress bar at 13:00 / 3:09:00, and a "Scroll for details" link.

Photo Gallery of Various Events and Seminar Conducted by Akola Branch during the month of March 2021

## Get The Latest Information From The MoHFW About COVID-19 22 MARCH 2021

CA SANDEEP DESARDA, C...

Hitesh

CA Keyur Dedhia

Sunil Salampuria Agrawal ...

CA Jalaj Baheti

Pravin Mendse

Prashant K. Lohiya

zoom

IRAC Norms & RBI Covid-19 Package Webinar on 22/03/2021

0:01:41 18:00

Next slide

Hitesh

Core Area of Statutory Bank Branch Audit

IRAC Norms & RBI COVID-19 Package

CA Hitesh Pomal

Asset Classification

Income Recognition

Provision

No Notes.

zoom

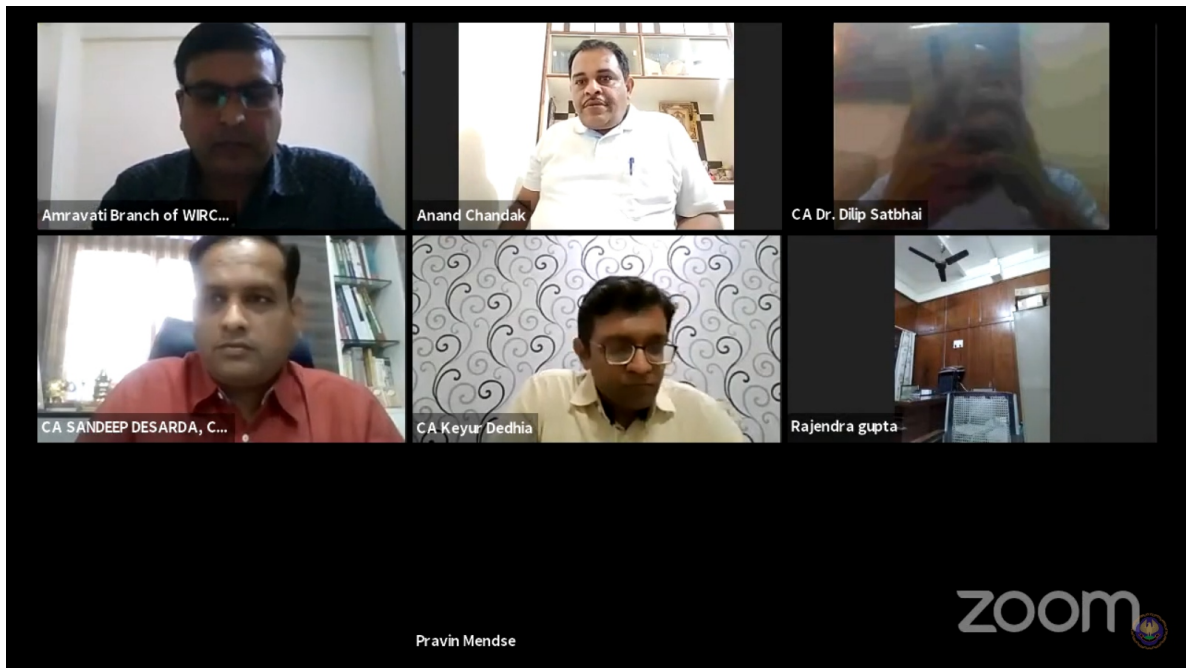
Slide 1 of 30

23:02 / 2:02:45

Scroll for details

Photo Gallery of Various Events and Seminar Conducted by  
Akola Branch during the month of March 2021

## Audit Of Agricultural And Other Priority Sector Advances Webinar On 23 MARCH 2021



### Statutory audit of bank branches

- ▶ 6) *Bhudharana Paddhiti*: (भू-धारणा पद्धती) This denotes the type of occupancy (भोगवटाधारकाची मालकी) It is an important column to be taken note of. There are two types of occupants–
  - ▶ Class 1 and
  - ▶ Class 2.
  - ▶ Occupant Class 1 is of owners who own the land through ancestral rights or purchase and hence can transfer the agricultural land **without the collector's approval.**



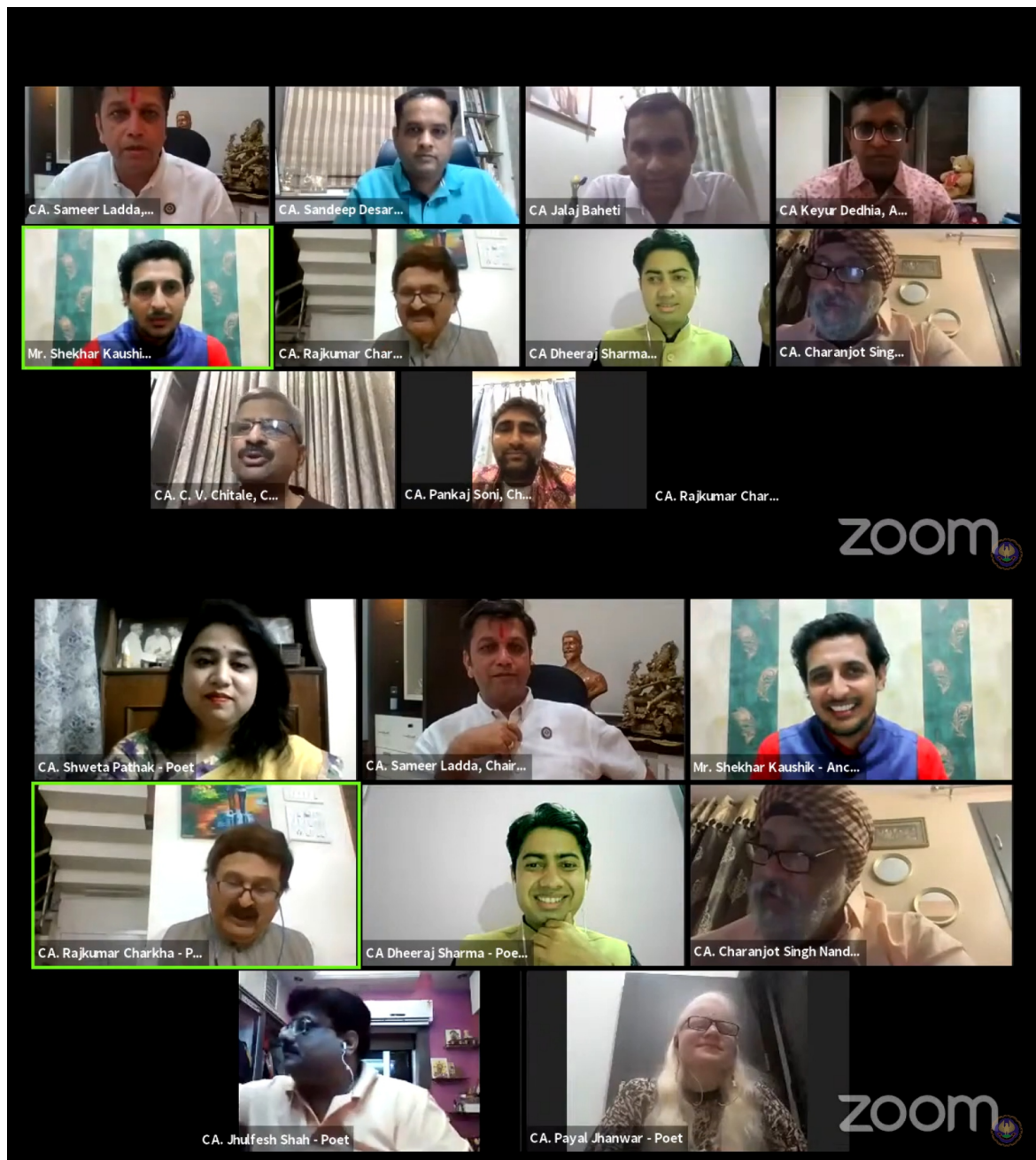
Photo Gallery of Various Events and Seminar Conducted by Akola Branch during the month of March 2021

## Practical Approach & Data Analysis Under Bank Branch Audit on 27 MARCH 2021

The image is a screenshot of a Zoom meeting. The top portion shows a grid of 16 video thumbnails of participants. The names of the participants are: CA Manish Gadia, CA Shubham Jain, Harshil Shah, Bharat, 046294 Ca Ghansh..., CA. Rohit Porwal, CA RITESH GATTAN..., CA Jalaj Baheti, CA Amit Heda, Ashish Sodani, CA DURGESH KABR..., CA Keyur Dedhia, CA Sourabh Ajmer..., and CA SANDEEP DESA... The Zoom logo is visible in the bottom right of the grid. Below the grid, a slide is shared. The slide features a central graphic with the text "BIG DATA" inside a globe, surrounded by various data-related icons like charts, clouds, and networks. The name "CA Amit Kumar Heda" and email "caamit.heda@gmail.com" are visible at the bottom of the slide. A blue banner at the bottom of the slide contains the following text: "CA Amit Kumar Heda", "Mobile: 70215 20017", and "E\_Mail – caamit.heda@gmail.com". The Zoom logo is also present in the bottom right corner of the slide area.

Photo Gallery of Various Events and Seminar Conducted by Akola Branch during the month of March 2021

## Holi Ke Rang.... Sher-O-Shayari Ke Sang 2021 27 MARCH 2021





## Obituary For March

"Words may not suffice to express the heartfelt sorrow that we feel for the passing of your loved one. May you be comforted by the outpouring of love surrounding you. We're sharing in your sorrow with love, care and friendship.

We offer our condolences to the families below.

**Name of the deceased**

**Relation**

Late Sh. Shankarlalji Agrawal  
(Khamgaon)

Grandfather of CA Pramod Agrawal

Late Sh. Gajananji Bhala

Father of CA Mohit Bhala and CA Avinash  
Bhala

Please accept our deepest condolences."

