

# MONTHLY NEWSLETTER

**ICAI NASHIK BRANCH (WIRC)**

Insights. Updates. Opportunities — For CAs, By CAs.



# APRIL 2025



nskicai   
nashik@icai.org 



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# CHAIRPERSON'S COMMUNICATIONS



Dear Esteemed Members and Colleagues,

As we step into the month of April and the new financial year 2025-2026, I extend my heartfelt greetings to each one of you. It is both an honour and a privilege to address you as the Chairman of the Nashik Branch, and I am deeply grateful for the trust you have placed in me to lead our vibrant branch.

The dawn of this financial year brings with it a renewed sense of purpose, a chance to set ambitious goals, and an opportunity to collectively shape the future of our profession. As we embark on this new chapter, let us unite in collaboration and optimism. Every new financial year brings new challenges and also renewed opportunities. The journey from becoming a Chartered Accountant and to be a part of nation building is challenging but full of new avenues. Such shall be the objective of us at the Nashik Branch to be a partner in nation building and thrust upon ICAI's commitment towards the nation, economy and the society.

Along with the new financial year we also celebrated the Marathi New Year Gudhi Padwa in the month of March. What can be a better beginning to the new financial year where our traditions and ethics come together. I wish everyone a very happy new year and may this new beginning lead everyone to a remarkable journey that has never been imagined of. The past year showcased your resilience, expertise, and commitment to excellence. Together, we tackled challenges, adapted to technological advancements, and upheld the ethical standards that define us as Chartered Accountants. As we step forward, I am confident that with your unwavering dedication, we will surpass expectations as auditors, advisors, and guardians of public trust.

Before moving ahead, let us pause to remember CA Niken Jobanputra, an enthusiastic member we tragically lost. We pray for strength for his family during this difficult time. His passing reminds us of the importance of work-life balance in our demanding profession. I urge you all to prioritize your health alongside your professional commitments.

## MANAGING COMMITTEE

- **CA Jitendra Phafat**  
Chairman
- **CA Abhijit Modi**  
Vice Chairman
- **CA Manoj Tambe**  
Secretary
- **CA Vishal Wani**  
Treasurer
- **CA Dilip Borse**  
WICASA Chairman
- **CA Rohan Kulkarni**  
CO WICASA Member
- **CA Shubham Mundada**  
Managing Committee Member

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## EDITORIAL COMMITTEE

- **CA Jitendra Phafat**
- **CA Abhijit Modi**
- **CA Sanjeevan Tambulwadikar**

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## DESIGNED BY

- **Ms. Riya Agrawal**

On this note, I encourage contributions to the CA Benevolent Fund—a vital resource for supporting our fraternity in times of need. ICAI has always been working persistently for the benefit of its members and is diligently dedicated to their constant improvement and growth. Since 1962, the Chartered Accountants Benevolent Fund (CABF) is the medium through which ICAI is providing financial assistance to the dependants and families of its deceased members. CABF is a unique social security and benevolence program by the Members and for the Members and has played a very crucial role during COVID pandemic, by helping the members and their dependents.

March 2025 was a month of impactful initiatives. We had organized a series of seminars and webinars, including Opportunities for CAs in Dubai, Bank Branch Audit, and we closed the month with a key session on Accounting Standards for Non-Corporate Entities. Students and staff benefited from a dedicated Bank Branch Audit Seminar, while an Investor Awareness Program empowered the next generation. Our celebration of International Women's Day on March 8 under the theme "Inspire Inclusion" was a highlight—featuring sessions on Unlocking Inner Power and Healthy Living Without Medicine, alongside felicitating women members with 25 years of service. I thank all delegates for their participation and hope these experiences enriched your professional journey. The overwhelming response to our mass job recruitment drive with KTHM College further underscored our commitment to fostering opportunities for Commerce graduates and members in practice.

On a national level, ICAI hosted the All India Management Committee Meeting in Delhi, attended by nearly 1,400 leaders of our profession. As Nashik Branch Committee members, we had the privilege of participating in this intensive session. The meeting offered deep insights into the commendable work of our torchbearers at the apex level and provided clear guidelines for branch operations. It was an honour to interact with the Honourable President and Vice President of ICAI, whose vision and encouragement have invigorated us to elevate our branch's contributions.

April marks a significant period for us as professionals. With the onset of the new financial year, our responsibilities multiply, particularly in ensuring compliance, fostering transparency, and delivering value to our stakeholders. Let us approach our work with renewed energy and integrity, as Aristotle aptly said, “Quality is not an act, it is a habit”. To support you in this endeavor, the Nashik Branch has planned an exciting lineup of events for April, including Certificate Course of 3 days on AI, Workshop on RERA covering basics to advanced insights, one day workshop for senior members on AI, also we are planning Sessions on Wealth & Succession Planning and ROC & Trust Compliance. I encourage all members to participate actively and leverage these opportunities to sharpen your skills and stay ahead in this dynamic landscape.

Our students are the future of ICAI, and I warmly welcome the newly formed WICASA Committee for the year 2025. Your enthusiasm fuels our growth, and I appeal to members to mentor and motivate students and articles through WICASA activities—offering them exposure and learning opportunities to shape their careers.

Following our tradition, the one-time CPE scheme for 2025 has been circulated. With minimal fees for young members (up to 3 years). Building on the success of our Direct Tax and Indirect Tax study groups, we are launching a Concurrent Bank Audit Study Group this year. I urge you to make the most of it and align your CPE calendar for a fulfilling year ahead.

Beyond our professional commitments, I believe it is our collective duty to give back to society and nurture the world around us. With summer intensifying and water scarcity looming as a pressing concern, I appeal to each of you to adopt sustainable practices —be it conserving water, planting trees, or supporting community initiatives. Small, mindful actions today can create a ripple effect for a better tomorrow.

In Helen Keller’s words, “Alone we can do so little; together we can do so much.” With your expertise and passion, I am certain we will achieve extraordinary milestones in 2025-26.

Thank you for your continued support. Welcome to the financial year 2025-26

**CA Jitendra Phafat**  
**Chairman**  
**ICAI NASHIK BRANCH (WIRC)**

# DUE DATE CALENDAR

## Under Income Tax Act

Deposit of Tax Collected at Source TDS/TCS by an office of Government during the month of March-25	07-Apr-2025
Uploading of declarations received in Form 27C from the buyer in the month of March, 2025	07-Apr-2025
Due date for issue of TDS Certificate in respect of tax deducted under section 194-IA, 194-IB, 194-M and 194S in the month of March, 2024.	14-Apr-2025
Quarterly statement in respect of foreign remittances (to be furnished by authorized dealers) in Form No. 15CC for quarter ending March, 2025	15-Apr-2025
Due date for furnishing statement in Form no. 3BB by a stock exchange in respect of transactions in which client codes been modified after registering in the system for the month of March, 2025	15-Apr-2025
Due date for furnishing of challan-cum-statement in respect of tax deducted under section 194-IA, 194-IB, 194-M and 194S in the month of March, 2025	30-Apr-2025
Due date for furnishing of Form 24G by an office of the Govt. where TDS/TCS for the month of March, 2025 has been paid without the production of a challan.	30-Apr-2025
Due date for deposit of Tax deducted by an assessee other than an office of the Government for the month of March, 2025	30-Apr-2025
Due date for e-filing of a declaration in Form No. 61 containing particulars of Form No. 60 received during the period October 1, 2024 to March 31, 2025	30-Apr-2025
Due date for uploading declarations received from recipients in Form. 15G/15H during the quarter ending March, 2025	30-Apr-2025
Due date for deposit of TDS for the period January 2025 to March 2025 when Assessing Officer has permitted quarterly deposit of TDS under section 192, 194A, 194D or 194H	30-Apr-2025
Intimation by a pension fund or Sovereign Wealth Fund in respect of investment made in India for quarter ending March 31, 2025	30-Apr-2025

# DUE DATE CALENDAR

## Under Goods and Services Act

GSTR-1 for the month of March-25	11-Apr-2025
GSTR-1 of registered person with turnover less than INR 5 Crores during the preceding year and who has opted for quarterly filing of return under QRMP.	13-Apr-2025
Summary of outward taxable supplies and tax payable by a non-resident taxable person	13-Apr-2025
GSTR-6 for the month of March-25 for Input Service Distributor (ISD)	13-Apr-2025
Person registered under the composition scheme shall file quarterly return (Jan - Mar) CMP-08	18-Apr-2025
Payment of GST & Filing of GSTR-3B for the month of March-25 for monthly taxpayers	20-Apr-2025
Payment of GST & Filing of GSTR-3B for the month of March-25 for quarterly taxpayers	22-Apr-2025
Statement of inward supplies by persons having a Unique Identification Number (UIN) for claiming a GST refund	28-Apr-2025

## Under Companies Act

Annual Return of dormant company - MSC-3	30-Apr-2025
Half-yearly return by Nidhi Companies (Oct'24 to Mar'25) - NDH – 3	30-Apr-2025
Opening a Bank Account for Unspent CSR Funds and Transferring the Amount	30-Apr-2025
Return on dues from small and Medium enterprises MSME – 1	30-Apr-2025

# DUE DATE CALENDAR

## Under SEBI Act (LODR)

Compliance of Disclosure of Shareholding Pattern

21-Apr-2025

Compliance of Statement of Grievance Redressal Mechanism - Reg 13(3)

30-Apr-2025

## Under SEBI Act (DP)

Reconciliation of share capital audit report - Reg 76

30-Apr-2025

## Under FEMA Act

Form ECB-2 Return – By borrowers of ECB through AD Bank for March-25

09-Apr-2025



# ROC COMPLIANCE CALENDAR

Compliance	Purpose	Due Date	Form Required
Disclosure of interest by Director	Required to be disclosed by every director of the Company in its 1st Board meeting in each Financial Year and whenever there is a change in Directors interest.	--	Form MBP-1
Intimation by Director of disqualification or non-disqualification	Required to be disclosed by every director of the Company in each Financial Year about his disqualification	--	Form DIR-8
Delay for payments to MSME vendors	Company has to file half yearly return for the payments pending to the MSME vendors at the end of the half year.	30th April (For October to March) 30th October (For April to September)	Form MSME-1
Return of deposit or particulars of transaction not considered as deposit or both	To be filed by every company in respect of return of Deposit or particulars of transaction not considered as deposit or both	On or before 30th June	Form DPT-3
Directors KYC	Every individual who holds a DIN is required to complete their KYC within 6 months from the end of the financial year.	On or before 30th September	Form DIR-3 KYC/DIR-3 KYC WEB

# ROC COMPLIANCE CALENDAR

Compliance	Purpose	Due Date	Form Required
Holding of Annual General Meeting (AGM)	Every company shall hold its AGM within 6 months from the end of the Financial year. In case of the first Annual general meeting, it shall be held within 9 months from the end of the financial year.	--	--
Filing of annual accounts	Every company is required to file, within 30 days from the date of holding its AGM, its financial statements including balance sheet, statement of Profit and loss account, cash flow statement, Director's report and auditor's report.	Within 30 days from the date of holding AGM Form	AOC-4/ AOC-4 CFS/ AOC-4 XBRL
Filing of annual return(s)	Every company is required to file its annual return, within 60 days from the date of holding its AGM. This form is required to be signed by practicing Company Secretary only, except in the case of small company.	Within 60 days from the date of holding AGM	Form MGT-7/MGT-7A
Appointment of Auditor	The auditor of the company is appointed/re-appointed in the AGM of the company for a term of 5 years.	Within 15 days from the date of holding AGM	Form ADT-1

# ICAI UPDATES

## Online Panel of Experts For Addressing Bank Branch Audit Related Queries

### REVISED GUIDELINES

The bank audit season is around the corner and the Reserve Bank of India (RBI) has made several significant announcements requiring the attention of Statutory Branch Auditors (SBAs). These include revised guidelines on Basel III capital regulations, prudential norms for income recognition, asset classification, and provisioning related to advances, as well as master directions on external commercial borrowings, trade credits and structured obligations, Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR); transfer of loan exposures; and presentation & disclosures of financial statements of banks.

### THE CHALLENGES

The Auditing and Assurance Standards Board (AASB) of the Institute of Chartered Accountants of India (ICAI) has issued 2025 Edition of the Guidance Note on Audit of Banks to guide the members w.r.t. the aforementioned developments. The Guidance Note has been updated to reflect recent pronouncements by ICAI relevant to bank audits and any amendments/changes in applicable laws or regulations. Given the fact that the banking industry is typical in terms of its geographical reach and diverse customer base, along with the extensive range of products and services offered, conducting audits within the given timelines poses numerous challenges for members. These challenges may include determination of Non-Performing Asset (NPA) status, implication of complex data encountered during branch audits, encountering situations where relevant RBI circulars are unavailable.

### RESOLUTION

Other Challenges include understanding the implications of requirements of RBI circulars, assessing the nature and adequacy of documentation, determining appropriate wording for audit reports on crucial matters in bank branch audits, addressing reporting requirements for Long Form Audit Reports, considering recommendations from committees such as Ghosh and Jilani, and preparing special purpose reports and certificates etc. These requirements underscore the importance of thorough preparation and staying updated with regulatory guidelines to effectively perform bank branch audits. With a view to support the members for fast resolution of such queries, AASB is pleased to announce an Online Panel of Experts for addressing Bank Branch Audit related queries for financial year 2024-25. The Panel will address queries from 1st April 2025 till 15th April 2025. The queries are to be sent at email address: [bankauditfaq@icai.in](mailto:bankauditfaq@icai.in)



# E- INVOICE GST UPDATES

Applicable from April 1, 2025

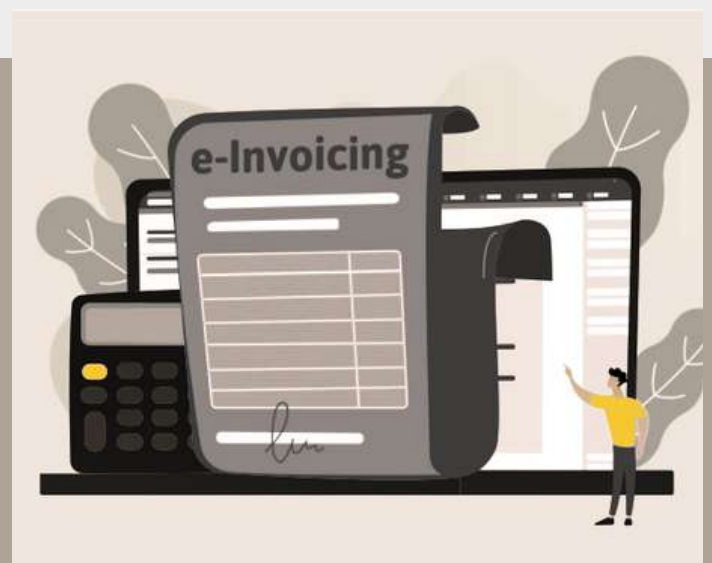
## Failure to adhere to the 30-day reporting limit may result in:

- **Inability to Generate IRN:** Without an IRN, the document would not be considered a valid e-Invoice for GST compliance and in turn ITC can be denied to recipient.
- **Potential GST Filing Issues:** Non-compliant e-Invoices could lead to discrepancies in GST returns, increasing the risk of penalties or delays in input tax credit claims.

Previously, on September 13, 2023, the GSTN introduced a time limit for e-Invoice reporting for taxpayers with an AATO of 100 crores and above, requiring them to submit e-Invoices within 30 days of the transaction date. This compliance requirement has now been extended to include businesses with a lower AATO upto 10 crore from 1<sup>st</sup> April 2025.

From April 1, 2025, taxpayers with an AATO of 10 crores and above must adhere to a strict 30-day reporting window for submitting e-Invoices, Credit Notes, and Debit Notes on IRP portals. Transactions older than 30 days from the invoice date cannot be reported after the 30-day period has lapsed. The restriction prevents backdated reporting beyond the 30-day window. Taxpayers must ensure timely compliance to avoid potential issues in their GST filings and invoicing records.

Time Limit of 30 days for E-invoice on IRP Portal extended to AATO upto 10 crore from earlier AATO 100 crore and above from 1<sup>st</sup> April 2025.



# Input Service Distributor (ISD)

## Key Highlights of the GST Rule Change:

**1.Effective Date:** The mandatory ISD rule will come into force from April 1, 2025.

**2.Applicability:** All businesses with multiple GST registrations across different states. Companies procuring input services centrally but utilizing them across branches. Service-based organizations, including IT firms, consulting businesses, and companies with centralized expenses.

**3.Mandatory ISD Registration & ITC Distribution:** Businesses must register their head office or central entity as an ISD. ITC on input services must be distributed only through ISD invoices. Cross-charging for ITC distribution will no longer be allowed.

**4.The ISD returns (GSTR-6) must be filed monthly.**

**5.Consequences of Non-Compliance:** Businesses failing to register as ISD will face ITC denial for their branches. A minimum penalty of Rs. 10,000 will be imposed, which may increase based on the quantum of non-compliance.

## Example of how ITC will be distributed through the ISD:

Type of Services	ISD Location & Services Consumption Location	Nature of ITC in the Hands of ISD	Distribution of ITC by ISD
Services attracting GST under forward charge	Same State	CGST and SGST	CGST and SGST
	Different State	CGST and SGST	IGST
	Different State	IGST	IGST
Services attracting GST under reverse charge	Same State	CGST and SGST	CGST and SGST
	Different State	CGST and SGST	IGST
	(Always)		

**ISD Mandatory for Claiming Input Tax Credit for businesses having multiple GST registration across different states, availing Input Tax Credit (ITC) on common input services with effect from 1<sup>st</sup> April 2025**

Notification No. 16/2024–Central Tax, issued on August 6, 2024, formally enforces these provisions with effect from 1<sup>st</sup> April 2025. This change is expected to impact companies with multiple GST registrations and those procuring input services centrally but utilizing them across various locations.

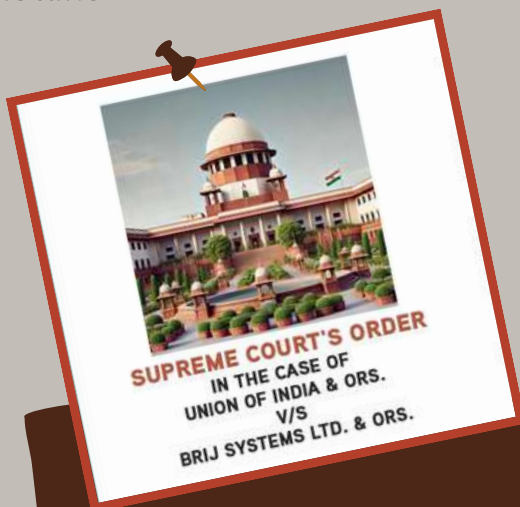


## Conclusion

The April 1, 2025, GST amendment making ISD mandatory for ITC distribution is a game-changing reform that removes the ambiguity around cross-charging and ensures fair tax credit allocation. Businesses must immediately start their transition to ISD compliance by registering as ISD, updating accounting systems, informing ISD GST registration to applicable supplier and preparing for the new GST requirements.

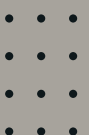
# Landmark Supreme Court judgement: THE UNION OF INDIA & ORS. v. BRIJ SYSTEMS LTD & ORS

Honourable Supreme Court Upholds Businesses' Right to Correct Tax Errors, Ensures Buyers' Input Tax Credit Cannot Be Denied for Seller's Mistake



## Key Highlights

- **Rectification of Errors as a Business Right:** The Hon'ble Supreme Court held that businesses have a fundamental right to rectify clerical or arithmetical errors in tax filings. This right is integral to conducting business and should not be restricted by mere technicalities.
- **Seller's Mistakes and Buyer's ITC:** The Court emphasized that a seller's mistake in reporting GST details should not lead to the denial of Input Tax Credit (ITC) to the buyer, especially when the tax has already been paid to the government. Rectification should be allowed if there is no loss of revenue.
- **Re-examination of Timelines:** The Court directed the government to re-examine the timelines for rectifying bona fide errors. Denying ITC due to such mistakes unfairly burdens purchasers, and the current timelines need to be reviewed to ensure fairness.
- **Acknowledgment of Human Errors:** The Court acknowledged that errors are human and can occur even within the Revenue Department. It emphasized the need to allow for the rectification of such errors to ensure justice and fairness in tax matters



# OTHER KEY GST UPDATES

## Mandatory Multi-Factor Authentication (MFA)

The National Informatics Centre (NIC) introduced two-factor authentication (2FA)/multi-factor authentication (MFA) to log in to the e-way bill or e-invoice system a long time ago. This measure required taxpayers to authenticate their login using two or more verification methods, reducing the risk of unauthorised access.

Implementation Timeline:

- January 1, 2025: Mandatory for taxpayers with an Annual Aggregate Turnover (AATO) exceeding ₹20 Crores.
- February 1, 2025: Extended to taxpayers with an AATO exceeding ₹5 Crores.
- April 1, 2025: Applicable to all taxpayers, irrespective of turnover.



## Compulsory Input Service Distributor (ISD) Registration

Until now, organisations with multiple GST registrations under a single PAN could either use the Input Service Distributor (ISD) mechanism or adopt a cross-charge approach to distribute common input services like rent, audit fees, and software licenses across different units. Many opted for cross-charge due to its operational simplicity, despite its complexities in ITC distribution and tax reconciliation. However, from April 1, 2025, ISD registration will become mandatory for such taxpayers. Under this model, businesses must issue ISD invoices and file GSTR-6 returns to distribute Input Tax Credit (ITC) across branches, ensuring better traceability and standardised reporting.

## e-Way Bill Generation and Extension Restrictions

New limitations are imposed on the generation and extension of e-Way Bills to enhance the integrity of goods movement tracking:

- Generation Restriction: Effective January 1, 2025, e-Way Bills can only be generated for documents dated within the preceding 180 days. For instance, documents dated before October 3, 2024, will be ineligible for e-Way Bill generation from April 1, 2025.
- Extension Limitation: Extensions of e-Way Bills will be capped at 360 days from the original generation date. An e-Way Bill generated on April 1, 2025, can only be extended until March 27, 2026.



# Amendments to GSTR-7 and GSTR-8 Formats

Via notification no. 09/2025-Central Tax, dated February 11, 2025, the government introduced changes to the GSTR-7 (TDS) and GSTR-8 (TCS by e-commerce operators) forms to capture more detailed transaction information.

**GSTR-7:** The format of GSTR-7 is modified to include invoice/document-wise details of tax deducted, requiring additional data such as the deductee's GSTIN, invoice details, the amount paid, and tax deducted.

**GSTR-8:** Form GSTR-8 was updated to provide comprehensive details of supplies made through e-commerce platforms, facilitating improved compliance and reporting accuracy.

GSTIN of deductee	Invoice/ document details			Amount paid to deductee liable for TDS	Amount of tax deducted at source		
	No.	Date	Value		Integrated tax	Central tax	State/UT tax
1	2	3	4	5	6	7	8

### "3. Details of supplies made through e-commerce operator (Amount in Rs. for all Tables)

GSTIN of the supplier	Details of supplies made which attract TCS			Amount of tax collected at source			Place of Supply (POS)
	Gross value of supplies made	Value of supplies returned	Net amount liable for TCS	Integrated Tax	Central Tax	State /UT Tax	
1	2	3	4	5	6	7	8
3A. Supplies made to registered persons							
3B. Supplies made to unregistered persons							

# OTHER KEY GST UPDATES

## Reconcile the input tax credit register with GSTR 2B

The amount of ITC reported in GSTR 3B and booked in books of accounts of shall be reconciled with the auto populated input tax credit. – If the input tax credit in GSTR 2B is more than GSTR 3B, then it reflects the position where expenses are incurred by the Entity but not yet booked in the books of accounts. It is important for closure of books in efficient manner. – Where the ITC is claimed in GSTR 3B or the invoices are booked in the books of accounts but the ITC is not appearing in GSTR 2B, then it is advisable to follow up with the vendors for correct reporting of invoices in their GSTR 1 so that the ITC can be appeared in GSTR 2B.



## Reversal/Reclaim of input tax credit as per Rule 42 /43

A registered person, supplying goods or services which are exempt under GST provisions, shall be required to reverse the input tax credit as per the provisions of S. 17 of CGST Act read with Rule 42/43. The ITC reversal/reclaim on account of above should be reported in GSTR 3B of March 2025 appropriately. If such reversal is reported in subsequent month, then the interest shall be levied under the provisions of S. 50 of CGST Act.

## Discharge the RCM liability and claim the corresponding ITC for the FY 2024–25

We suggest to analyze the expenses incurred during the year and wherever it is applicable, the RCM liability should be reported in GSTR 3B and the eligible ITC should be claimed in GSTR 3B for the month of March 2025, if missed earlier. Please be informed that the time of supply incase of inward supplies subject to RCM, shall be 60 days from the date of invoice or date of payment, whichever is earlier. However, incase of related persons, the date of amount credited or date of payment, whichever is earlier, shall be the time of supply.



## Non-payment of consideration by recipient within 180 days from the date of invoice

According to proviso of Section 16(2), the recipient of goods or services is required to make payment to supplier within 180 days from the date of issue of invoice. If any ITC is claimed on invoice which is outstanding for more than 180 days, then the ITC should be reversed in GSTR 3B and the same shall be re-claimed on payment to the supplier. Kindly analyze the creditors ageing and take appropriate actions.

## Check if E-invoicing is Mandatory for your entity w.e.f. 01 April 2025

As per rule 48(4) of the CGST Rules, any registered person having aggregate turnover more than INR 5 Crore in any preceding financial year shall be required to comply with e-invoicing provisions. Check if your aggregate turnover in any preceding financial year including FY 2024–25, is exceeding INR 5 Crore. If yes, then you should comply with E-invoicing norms.



# Advisory on Case Insensitivity in IRN Generation

## Invoice Reference Number



- This is to inform you that, effective 1st June 2025, the IRP (Invoice Reporting Portal) would treat invoice/document numbers as case-insensitive for the purpose of IRN generation.
- To ensure consistency and avoid duplication, invoice numbers reported in any format (e.g., "abc", "ABC", or "Abc") would be automatically converted to uppercase before IRN generation. This change aligns with the treatment of invoice numbers in GSTR-1, which already treats them as case-insensitive.
- The same is shared for your kind information please. For any further clarification, please reach out to the GST helpdesk.



# OTHER KEY GST UPDATES

## Biometric Authentication for Company Directors

Starting March 1, 2025, all promoters and directors of companies—including private, public, and foreign entities—must complete biometric authentication at any GST Suvidha Kendra (GSK) in their home state. This change simplifies the authentication process, making it easier for businesses to comply without having to visit specific jurisdictional GSKs.



## Changes in GST Registration Process

Rule 8 of the CGST Rules, 2017 has been updated. Applicants opting for Aadhaar authentication must undergo biometric verification and photo capturing at a GST Suvidha Kendra, followed by document verification for the Primary Authorized Signatory. Non-Aadhaar applicants must visit a GSK for verification as well. Delays in completing these processes will result in the non-generation of the Application Reference Number (ARN), causing registration delays.

## Adoption of a New Invoice Series

As per GST regulations, businesses must introduce a new invoice series for each financial year. This ensures proper documentation and smooth reconciliation during audits. Implementing a well-structured invoice numbering system helps businesses comply with annual reporting requirements and avoid errors in GST filings.



## Renewal of LUT (Letter of Undertaking)

Businesses engaged in exports or Special Economic Zone (SEZ) supplies without payment of tax must renew their Letter of Undertaking (LUT) annually. Failure to do so may lead to the imposition of Integrated GST (IGST) on such transactions. While missing the deadline is a procedural lapse, businesses can still file for renewal to continue availing tax exemptions.

## Reconciliation of outward supplies reported in Form GSTR 1 and GSTR 3B

As a result of reconciliation between GSTR-1 and GSTR-3B, if any amendment to be executed in any of the outward invoices which have been already reported in GSTR-1 of FY 2024-25, such amendment should be reported in GSTR-1 of March 2025.



## Reconciliation of ITC/Cash balance as per books of accounts and GST portal

The amount of input tax credit and Cash balance as per books of accounts should be reconciled with electronic cash ledger and electronic credit ledger as per GST portal. Ideally the balances should be matched with no difference/reconciling items. Necessary corrections may be taken up in the books of accounts or GST return for the month of March 2025.

## Revenue Reconciliation

Revenue as per the books of accounts should be reconciled with the turnover reported in GST returns filed by the entity during the year. Any difference should be addressed with correction in GST returns or books of accounts. A reconciliation file should be prepared to avoid any surprise during the course of statutory audit or GST annual return filing.



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# Recent Developments in MahaRERA<sup>★</sup>

## STRENGTHENING GOVERNANCE AND TRANSPARENCY IN MAHARASHTRA'S REAL ESTATE SECTOR



### INTRODUCTION

The Maharashtra Real Estate Regulatory Authority (MahaRERA) continues to evolve as a key regulatory body in ensuring transparency, accountability, and efficiency in the state's real estate sector. Established under the Real Estate (Regulation and Development) Act, 2016, MahaRERA's mission has consistently revolved around protecting homebuyers' interests, regulating promoters and real estate agents, and fostering trust among stakeholders.

In the past year, MahaRERA has implemented several impactful measures—ranging from stringent compliance regulations for developers to mandatory certifications for real estate agents and quality assurance frameworks. These reforms aim to elevate professional standards in the real estate industry, instil buyer confidence, and encourage sustainable development practices across Maharashtra.

## II. Enforcement and Compliance: Tackling Developer Lapses

### II(i). Suspension of Non-Compliant Projects

In a significant move towards enforcing accountability, MahaRERA in January 2025 temporarily suspended registrations of 1,950 lapsed real estate projects across Maharashtra. This decision was taken after developers failed to update project statuses or respond to notices, which is a clear violation of RERA obligations. The authority also initiated the freezing of associated bank accounts, ensuring that homebuyers' investments are not jeopardized. Furthermore, MahaRERA has signalled impending action against an additional more than 3000 non-compliant or lapsed projects, thereby reinforcing its zero-tolerance policy towards negligence and delayed updates. Such initiatives send a strong message to developers, underscoring the importance of transparency and adherence to legal mandates.

"This proactive step aims to safeguard consumer interests and bring errant developers under the regulatory ambit," a senior official commented.

### II(ii). Timelines for Amenities and Facilities

In August 2024, MahaRERA introduced a directive mandating developers to declare the delivery timelines for every promised amenity and facility listed during the project launch. Whether it be clubhouses, swimming pools, or parking spaces, developers are now required to mention specific dates for completion and handover.

This provision is intended to reduce instances of delayed or undelivered facilities—a common grievance among homebuyers. Importantly, real estate developer associations have largely supported this move, recognizing it as a step forward in boosting customer trust and industry credibility.

# Enhancing Professional Standards & Consumer Centric Policies

## III. Enhancing Professional Standards: Certification for Real Estate Agents [Mandatory Registration and Training]

From January 1, 2024, MahaRERA made it compulsory for all real estate agents operating in Maharashtra to obtain official certification and register with the authority. This applies to both individual brokers and agencies engaged in any form of real estate transactions, whether for sale, purchase, or lease.

Agents are now required to undergo a certification exam, which tests their knowledge of RERA regulations, ethical practices, documentation norms, and consumer rights. Those without certification are barred from facilitating deals, and MahaRERA has warned of penalties against unregistered practitioners.

The primary objective is to instil professionalism, ensure fair practices, and eliminate the presence of untrained intermediaries who may misguide buyers and sellers.

“Just as doctors and lawyers are certified professionals, so too must real estate agents be qualified to offer sound guidance,”



## 5. Strengthening Infrastructure and Quality: New Quality Assurance Framework

### [Third-Party Quality Inspections]

Recognizing the importance of construction quality, MahaRERA has proposed a third-party quality control system for all registered projects. Under this initiative, an independent inspection agency will assess the project's quality during critical stages, especially prior to final possession.

Initially launched as a voluntary mechanism, this initiative is expected to become mandatory in due course. It aims to reduce disputes related to poor workmanship and structural defects, which are increasingly being reported in consumer forums and legal courts.

## IV. Consumer-Centric Policies: Empowering Homebuyers

### 4.1 MahaRERA Guidelines for Informed Decisions

In January 2025, MahaRERA issued a comprehensive set of guidelines for homebuyers to assist them in making safe and well-informed property investments. These guidelines recommend buyers to:

- Verify approvals from local planning authorities before booking.
- Check for pending litigations or legal notices against the project.
- Scrutinize the agreement for clarity on amenities, parking provisions, and penalty clauses.
- Ensure MahaRERA registration of the project and real estate agent involved.

This initiative promotes greater awareness and educates consumers about due diligence procedures, which are often overlooked during emotionally driven purchase decisions.



## VI. Organizational Reforms and Digital Initiatives

### VI(i). New Leadership

The Maharashtra Government appointed IAS officer Mr. Manoj Saunik as Chairman of MahaRERA, along with Mr. Prakash Sabale as Secretary. Their leadership brings with it a vision of modernizing the regulatory framework, simplifying registration procedures, and streamlining grievance redressal mechanisms.

### VI(ii). Digital Platforms and Reforms

MahaRERA is increasingly embracing digitization to ensure accessibility and real-time monitoring. Some of the noteworthy digital reforms include:

- Online dashboards for project status updates
- Automated reminders for compliance deadlines
- Digital grievance filing and arbitration systems.



## VII. Revised Agreement Formats: VIII. Conclusion Clarity and Uniformity

As part of its legal reforms, MahaRERA recently introduced revised formats for “Agreement to Sell” and “Allotment Letter”, now applicable across all registered projects. These formats mandate:

- Specific Mention of Parking Allocation
- List of Amenities with delivery timelines
- Structures clauses on interest payments, possession delays, and force majeure events
- Maintenance of three separate RERA-linked bank accounts (for land cost, construction, and overheads)

This change seeks to bring uniformity and legal clarity, minimizing potential disputes during registration or possession stages.

As the real estate market continues to recover and grow, MahaRERA’s policies will play a pivotal role in shaping a sustainable, inclusive, and transparent ecosystem that benefits all stakeholders—buyers, developers, agents, and the government alike.

*Thank you for reading!*



**CA LALIT ASHOK PAWAR**

# RBI CIRCULARS

MASTER DIRECTIONS/ MASTER CIRCULARS/ NOTIFICATIONS NO.:  
RBI/2024-2025/104 REF.NO.DOS.CO.PPG/SEC.13/11.01.005/2024-  
25

## **Applicability:**

All Scheduled Commercial Banks (Excluding RRBs) All Primary (Urban) Cooperative Banks All Deposit Taking NBFCs (Excluding HFCs) [Supervised Entities (Ses)]

## **Brief understanding :**

Coverage of customers under the nomination facility: It is observed that in a large number of deposit accounts, nomination is not available. To avoid inconvenience and undue hardship to survivors/ family members of deceased depositors, we reiterate the need to obtain nomination in case of all existing and new customers having deposit accounts, safe custody articles and safety lockers, as the case may be.



The Customer Service Committee (CSC) of the Board/ Board of Directors shall review, on a periodic basis, the achievement of nomination coverage. Progress in this regard shall be reported by the SEs in Reserve Bank's DAKSH portal on a quarterly basis starting from March 31, 2025. Further, the frontline staff in the branches may be suitably sensitised for obtaining nomination as well as appropriate handling of claims of deceased constituents and dealing with nominees/ legal heirs. The Account Opening Forms may be modified suitably (if not already done) with provision for the customers to avail or opt out of nomination facility.

Apart from directly notifying the customers, SEs are advised to publicise the benefits of using the nomination facility through various media, including launching of periodical drives towards achieving a full coverage of all eligible customer accounts.



# RBI CIRCULARS

MASTER DIRECTIONS/ MASTER CIRCULARS/  
NOTIFICATIONS NO.: RBI/2024-25/106  
DOR.SIG.FIN.REC.56/26.03.001/2024-25

## Applicability:

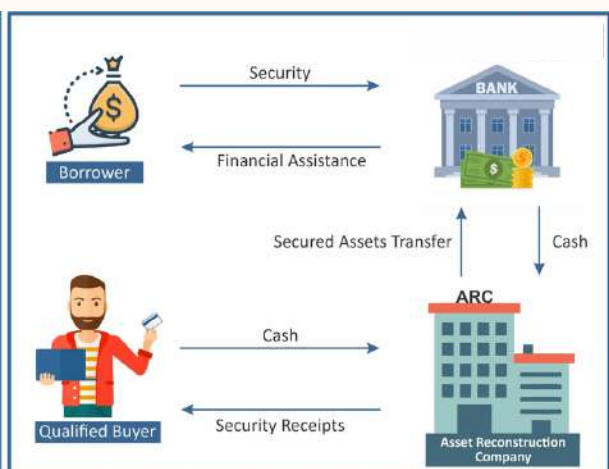
All Asset Reconstruction Companies (ARCs)

## Brief understanding:

Guidelines on Settlement of Dues of borrowers by ARCs:

Please refer to paragraph 15 of the Master Direction - Reserve Bank of India (Asset Reconstruction Companies) Directions, 2024 dated April 24, 2024 which prescribes guidelines on settlement of dues payable by the borrowers of the ARCs. On a review, it has been decided to revise these guidelines and the amended paragraph 15 of the Master Direction *ibid* is provided in the Annex.

## Summary: Settlement of Dues Payable by Borrowers (Paragraph 15):



**1. Policy Framework:** ARCs must have a Board - approved policy covering eligibility, permissible sacrifices, and methods for determining the realisable value of securities.

**2. Exhausting Recovery Options:** Settlements are only pursued after all recovery options are considered and deemed the best course of action.

**3. Settlement Valuation:** The Net Present Value (NPV) of settlements should generally meet or exceed the realisable value of securities, with reasons for valuation differences recorded.

**4. Payment Terms:** Settlements should preferably be paid in lump sum, but staggered payments are allowed if supported by a business plan and projected cash flows.

**5. High-Value Accounts (>₹1 crore):** Independent Advisor y Committee (IAC) examines the proposal and provides recommendations. The Board or a Committee with independent directors evaluates and records its decision.

**6. Low-Value Accounts (≤ ₹1 crore):** Officials involved in acquiring the financial asset cannot approve its settlement. Quarterly reports must track trends, classifications (e.g., fraud, wilful default), recovery timelines, and other key metrics.

**7. Fraud/Wilful Default Cases:** Settlements for such borrowers follow high-value account guidelines, without affecting ongoing criminal proceedings.

**8. Legal Provisions:** Settlements comply with other statutes. Settlements in judicial proceedings require consent decrees from relevant authorities.

# GMAIL TIPS

## ENHANCE EMAIL SECURITY WITH GMAIL'S CONFIDENTIAL MODE

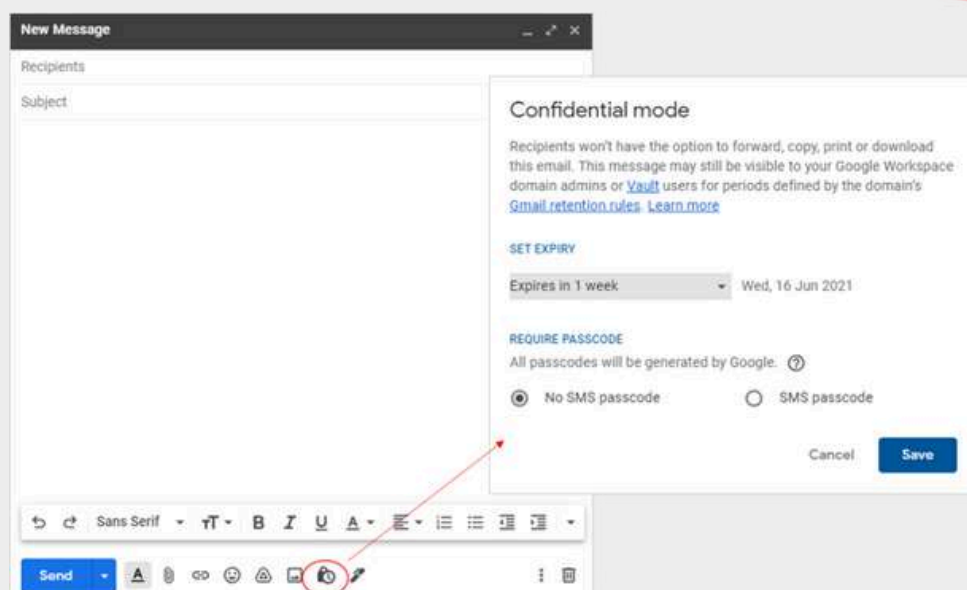
When sharing sensitive financial data or client information, Gmail's Confidential Mode offers an added layer of protection. This feature allows you to set an expiration date for your emails, restrict forwarding, copying, downloading, and printing, and even require SMS passcode verification for access.

### How to Use:

While composing an email in Gmail, click the lock-and-clock icon (Confidential Mode), set your desired restrictions, and send securely.

### Why It Matters for CAs:

Protecting client confidentiality isn't just good practice—it's a professional obligation. Gmail's Confidential Mode helps uphold this standard in your digital communication.

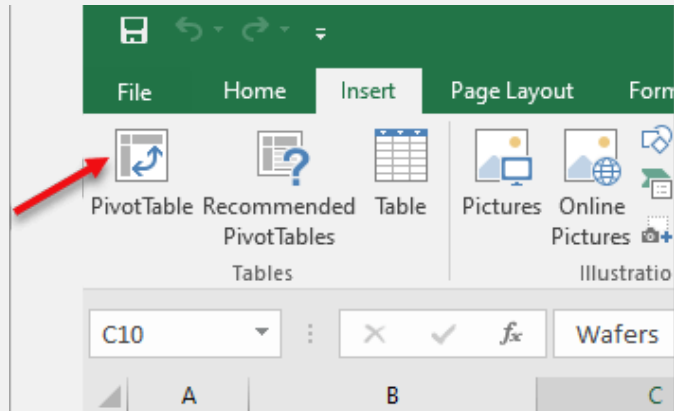


# EXCEL TIPS

## UNLOCKING THE POWER OF PIVOT TABLES

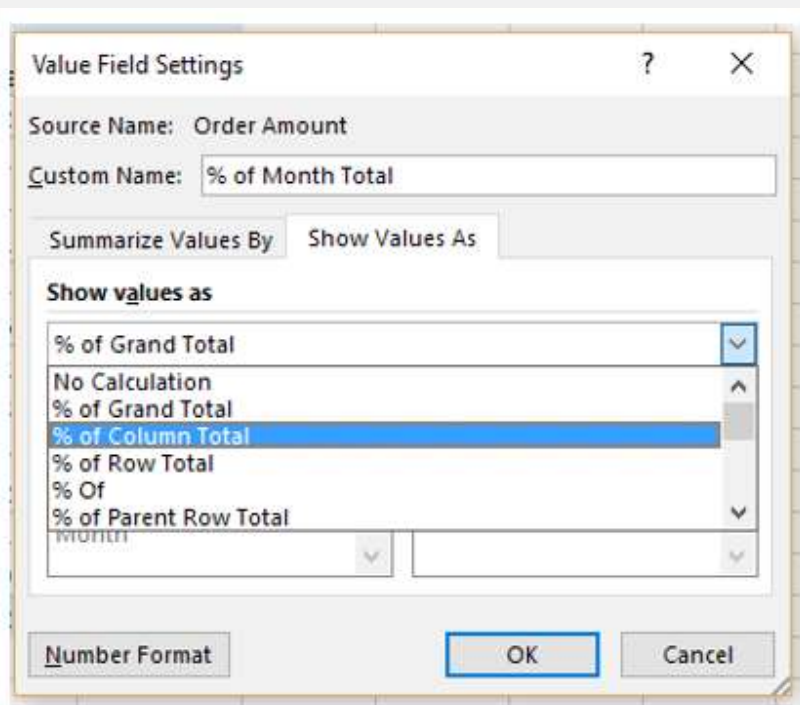
### SUMMARIZE FINANCIAL DATA IN SECONDS WITH PIVOT TABLES

As a Chartered Accountant, you're often handling large datasets—from trial balances to GST reports. Pivot Tables in Excel are a game-changer, allowing you to analyze thousands of rows with just a few clicks.



### HOW TO DO IT

- Right-click on any value in the Pivot Table.
- Select "Show Values As" → "% of Column Total".
- Instantly get a percentage breakdown for quick insights.



### HOW COULD THAT BE?

#### Tip:

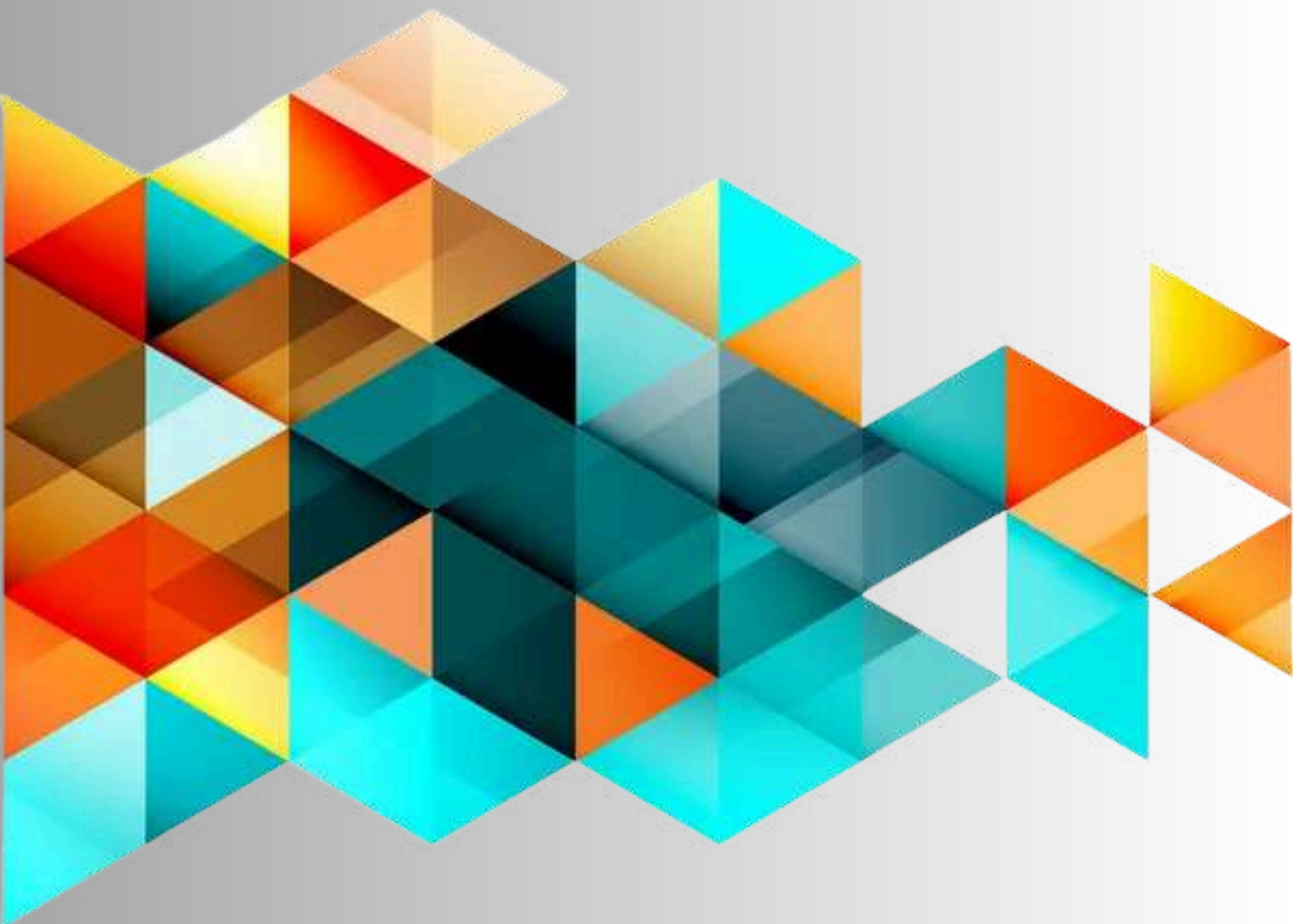
When analyzing financial data, use the "Value Field Settings" to switch from "Sum" to "% of Column Total". This instantly helps you assess expense proportions, revenue contribution, or department-wise cost share—crucial for financial decision-making.

### USE CASE FOR CA'S

Prepare a quick MIS for management by showing the percentage share of each expense head, without manually calculating formulas!



# GLIMPSES OF PAST EVENTS



# NASHIK BRANCH OF WIRC OF ICAI



*Managing  
Committee  
2025-26*



# Half-Day Seminar on Accounting Standards



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# AICA BATCH 237





# INVESTOR AWARENESS PROGRAMME

# Direct Tax Study Group Meet



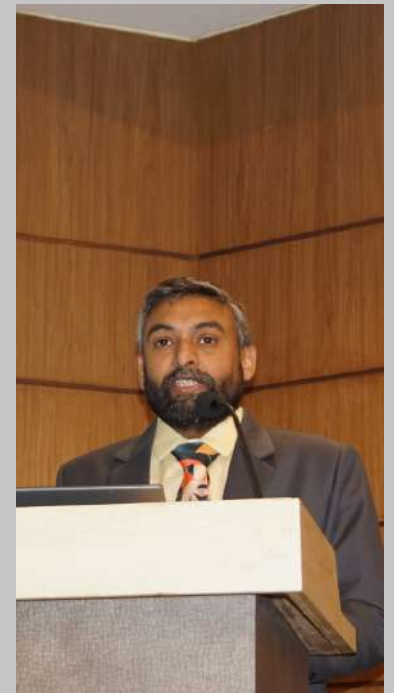
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# Campus Placement



# Full Day Seminar on Bank Branch Audit

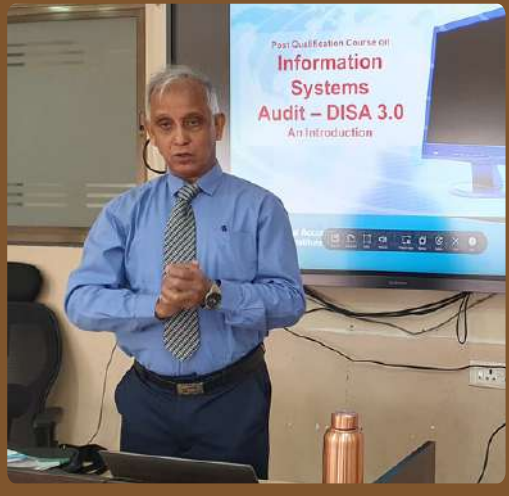
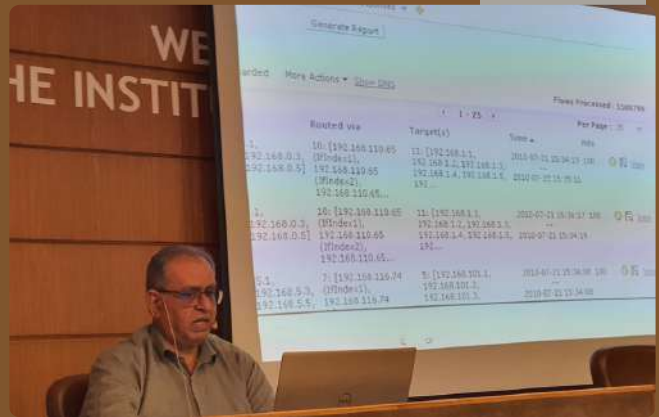


# Indirect Tax Study Group



Indirect Tax Group Meet

# DISA BATCHES



# 'आयसीएआय'च्या अध्यक्षपदी जितेंद्र फाफट

म. टा. प्रतिनिधी, नाशिक

द इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडिया (आयसीएआय) नाशिक शाखेची नूतन कार्यकारिणी जाहीर करण्यात आली. जितेंद्र फाफट यांची अध्यक्षपदी आणि अभिजित मोदी यांची उपाध्यक्षपदी निवड झाली.

नव्या कार्यकारिणीचा पदग्रहण सोहळा नुकताच झाला. मावळते अध्यक्ष संजीवन तांबुलवाडीकर, माजी अध्यक्ष राकेश परदेशी, सोहिल शाह, सीए इन्स्टिट्यूट वेस्टर्न इंडिया रिजनल कौन्सिलचे प्रादेशिक परिषद सदस्य पीयूष चांडक यांनी नूतन कार्यकारिणीला वाटचालीसाठी



शुभेच्छा दिल्या. संस्थेत दरवर्षी नव्या कार्यकारिणीची निवड केली जाते. मार्च ते फेब्रुवारी असा कार्यकारिणीचा कालावधी असतो.

नूतन कार्यकारिणी अशी...

अध्यक्ष : जितेंद्र फाफट, उपाध्यक्ष : अभिजित मोदी, सचिव : मनोज तांबे, खजिनदार : विशाल वाणी, विद्यार्थी शाखा अध्यक्ष : दिलीप बोरसे, विद्यार्थी शाखा सदस्य : रोहन कुलकर्णी, कार्यकारिणी सदस्य : शुभम मुंदडा.

## Media Presence

### लोकमत

## सीएच्या परीक्षेत ३७ विद्यार्थी दोन्ही ग्रुपमध्ये उत्तीर्ण

मानसी चौधरी नाशिकमध्ये पहिली : ११६५ विद्यार्थ्यांनी दिली होती परीक्षा

लोकमत न्यूज नेटवर्क

नाशिक : द इन्स्टिट्यूट ऑफ चार्टर्ड अकाउंटंट्स ऑफ इंडिया (आयसीएआय)कडून घेण्यात आलेल्या सीए फाउंडेशन आणि सीए इंटरमिजिएट परीक्षेचा निकाल मंगळवारी (दि.४) जाहीर झाला. परीक्षा मार्च २०२५ मध्ये घेण्यात आली. नाशिकमधील विद्यार्थ्यांनी परीक्षेत घवघवीत यश संपादन केले. मानसी बाबुलाल चौधरी देशात ३३ वी, तर शहरात पहिली आली. शहरातील विविध क्लासचे ११६५ विद्यार्थी परीक्षेला बसले होते. त्यापैकी दोन्ही ग्रुपमध्ये ३७ विद्यार्थी उत्तीर्ण झाले आहेत.

ग्रुप १ मध्ये ७५, तर ग्रुप २ मध्ये ८२ उत्तीर्ण विद्यार्थी झाले. इंटरमिजिएट परीक्षेत यशस्वी विद्यार्थी असे : प्रथम मानसी बाबुलाल चौधरी (४६४), द्वितीय वेदांत तुषार सोमवंशी (४२७), तृतीय मंथन कांतीलाल कुमावत (४१९), चौथा



मानसी चौधरी



वेदांत सोमवंशी



मंथन कुमावत

सार्थक सुभाष गुंजाळ (४०९), पाचवा तनिष्का दीपक पवार (३७८).

आयसीएआय नाशिक शाखेचे

उपाध्यक्ष सीए अभिजित मोदी, सचिव सीए मनोज तांबे, खजिनदार सीए विशाल वाणी, विद्यार्थी शाखेचे अध्यक्ष सीए दिलीप बोरसे, माजी अध्यक्ष सीए संजीवन तांबुलवाडीकर, राकेश परदेशी, सोहिल शाह, रोहन कुलकर्णी, शुभम मुंदडा आणि सीए इन्स्टिट्यूट वेस्टर्न इंडिया रिजनल कौन्सिलच्या प्रादेशिक परिषद सदस्य पीयूष चांडक यांनी निकालाबाबत समाधान व्यक्त केले आहे. निकाल संस्थेच्या अधिकृत वेबसाइट - [icai.org](http://icai.org) किंवा [icaiexam@icai.org](mailto:icaiexam@icai.org) वर पाहता येणार आहे.



“

दिवसेंदिवस विद्यार्थी सीए बनण्यासाठी प्रयत्न करत आहेत. इतर कोर्सेसच्या तुलनेत या परीक्षेची काठिण्य पातळी अधिक अशी मानली जाते. त्याला मिळत असलेला प्रतिसाद नक्कीच उत्साह वाढवणारा आहे नाशिकच्या विद्यार्थ्यांचे उत्तीर्ण होण्याचे प्रमाण वाढलेले आहे.

जितेंद्र फाफट, अध्यक्ष, आयसीएआय, नाशिक शाखा



“

सीए परीक्षेत अनेक आव्हाने पार करून विद्यार्थी यशस्वी होत आहेत. इम्पॅक्ट कार्मिस अकॅडमीने यंदाच्या परीक्षेतही नाव उज्ज्वल केले. मानसी चौधरी देशात ३४ वी आली. ऑनलाईन इंडिया रँकर्स सातत्याने निर्माण करण्याचा आमचा वारसा बळकट झाला आहे. वैष्णव निकमने डायरेक्ट एंट्री रूट (बीकॉम)द्वारे पहिल्याच प्रयत्नात सीए इंटरमिजिएट परीक्षा उत्तीर्ण केली. आमचे ६० टक्के विद्यार्थी उत्तीर्ण झाले.

मकरंद जैन, सीए

# Media Presence

LOKMAT TIMES

## Commerce students find placement through ICAI



Members of Institute of Chartered Accountants of India (ICAI) Nashik and College staff members seen during the placement drive.

The Institute of Chartered Accountants of India (ICAI), Nashik Branch, in collaboration with KTHM College organised a placement drive for commerce students. As many as 14 CA firms participated, selecting around 50 students, providing them with great employment opportunities. Notably, this initiative also extended job opportunities to differently-abled students.

The event was attended by prominent dignitaries Education Officer Dr Nitin Jadhav, Dr Ajit More, President of ICAI Nashik, CA Jitendra Phafat, Vice President CA Abhijit Modi, Treasurer CA Vishal Wani, Principal of KTHM College Dr SS Kale and several chartered accountants and fac-

ulty members.

CA Jitendra Phafat emphasised the growing scope of the CA profession and the need for skilled professionals. He encouraged students to gain practical experience in CA firms, as it helps them understand the workings of banks and private institutions.

Dr Nitin Jadhav urged students to be diligent and ambitious, advising them not to seek shortcuts to success but to work hard and explore new career opportunities beyond competitive exams.

Placement Cell Heads Prof Digambar Uphade and Prof Tushar Patil were also present. Prof Sandip Kasbe anchored the programme, while Prof Sopan Deshmukh proposed a vote of thanks.

# UPCOMING *Events*



Wednesday, 10:00 am

## Advanced Developments in Income Tax

An event organized by Direct Tax  
Committee (ICAI) and hosted by ICAI  
Nashik Branch (WIRC)

Apr  
**16**  
2025



Friday 09:30 am

## Two Day Workshop on RERA

- Scope, Registration and Understanding of RERA Act
- Implication in case of JDAs

Apr  
**25**  
2025



Saturday, 09:30 am

## Two Day Workshop on RERA

- RERA Designated Bank Mechanism
- Compliances and CA Certifications Quarterly & Annually

Apr  
**26**  
2025

**ICAI Nashik Branch (WIRC)**



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

## Nashik Branch (WIRC)

25th March 2025

Dear Members, The ICAI Nashik Branch (WIRC) is committed to providing continuous professional education through various programs such as seminars, workshops, and conferences to keep members updated with the latest developments in the profession.

To maximize benefits for members, the Managing Committee has decided to continue the existing fee structure for both "One-Time Seminar Fees" and "Regular Seminar Fees."

Additionally, this year, the branch is committed to providing 100 CPE hours. Below are the details of the fee structure:

### 1) One-Time Fees for the Whole Year (01.04.2025 to 31.03.2026)

- One-Time Fees for the Whole Year (01.04.2025 to 31.03.2026) Keeping in Mind our young members, Individual/Proprietor (Membership up to 0-3 years as of 31/03/2025) - ₹3,500 + ₹630 (GST) = ₹4,130/- [Click Here](#)
- Individual/Proprietor (Membership more than 3 year up to 5 years as of 31/03/2025) - ₹5,000 + ₹900 (GST) = ₹5,900/- [Click Here](#)
- Individual/Proprietor (Membership more than 5 years as of 31/03/2025) - ₹7,000 + ₹1,260 (GST) = ₹8,260/- [Click Here](#)
- Partnership Firm (Any One Partner attending the seminar) - ₹11,000 + ₹1,980 (GST) = ₹12,980/- [Click Here](#)
- Partnership Firm (Any Two Partners attending the seminar) - ₹15,000 + ₹2,700 (GST) = ₹17,700/- [Click Here](#)
- For every additional partner Rs.3,000+ Rs.540/- (GST) = Rs.3,540/-, if a firm wants to register to attend the seminar by more than 2 partners. - [Click Here](#)

- UPI Payment One Time 25-26 : <https://forms.gle/QeA77E1a8y6WTSUx7>
- UPI Payment Study Group 25-26 : <https://forms.gle/B2oLbAYnCrHeiiQR9>

### 2) Study Group – Minimum 8 Meetings in FY 25-26

- Topics Covered:
  1. Direct Tax
  2. Indirect Tax
  3. Concurrent Bank Audit
- Fees:
  - o Members: ₹500 + ₹90 (GST) = ₹590/- per group
  - o Women Members: ₹250 + ₹45 (GST) = ₹295/- per group



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

## Nashik Branch (WIRC)

### 3) Regular Attendance of Seminars and Events

Members who do not opt for the One-Time Fees will need to pay for each event separately:

- Half-Day Seminar: ₹500 + ₹90 (GST) = ₹590/-
- Full-Day Seminar: ₹1,000 + ₹180 (GST) = ₹1,180/-
- Two-Day Seminar: ₹2,000 + ₹360 (GST) = ₹2,360/-

However, discounts may be provided at the branch's discretion.

### Important Notes:

#### ✓ Membership Proof Required for Concessions:

- Members (0-3 years) must provide a photocopy of their Certificate of Membership.
- Members (more than 3 up to 5 years) must provide a photocopy of their Certificate of Membership or Firm Card from SSP Portal.

#### ✓ Intimation of Firm Constitution Change:

- Firms registered under the One-Time Scheme must notify the branch in writing if their constitution changes between 01.04.2025 and 31.03.2026.

#### ✓ Employee & Article Assistants' Eligibility:

- Employees, Article Assistants, and CA Employees are not eligible for seminars under One-Time Registration.

#### ✓ Benefits of One-Time Fees & CPE Programme:

- Saves on seminar costs.
- Simplifies advance booking and reduces administrative efforts.
- Payments can be made through the Nashik Branch payment gateway at [www.nashikicai.org](http://www.nashikicai.org) (Event section).

#### ✓ Exclusions from One-Time Seminar Fees:

- The One-Time Seminar Fee does not cover workshops, intensive courses, certificate courses, industry seminars, Residential Regional Conferences (RRC), Sub-Regional Conferences (SRC), or International RRCs. However, discounts may be provided at the branch's discretion.

We encourage members to opt for the One-Time Seminar Fees to maximize benefits, save costs, and streamline seminar participation.

For registration, please visit [www.nashikicai.org](http://www.nashikicai.org) or contact the Nashik Branch for further details.

With Best Regards,

For ICAI Nashik Branch (WIRC)

Sd/-

CA Jitendra Phafat  
Chairperson

Sd/-

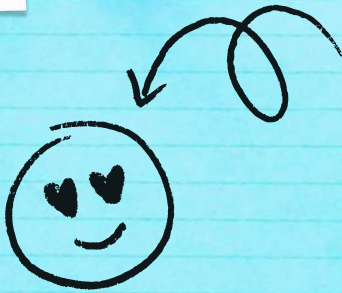
CA Manoj Tambe  
Secretary





# HOW TO SEND ARTICLES FOR NEWSLETTER

01



## Articles

Members need to submit their articles or creative write up on the official mail id of ICAI Nashik Branch ([nashik@icai.org](mailto:nashik@icai.org)).he articles should be sent till 25th of every month.

## Format

While sending the articles and artwork the candidate should make sure that he/she has mentioned the following details:

- Name
- Membership Number
- Contact Number
- Email Id
- Recent Photograph

02



## Gratitude

We extend our heartfelt thanks to everyone who has consistently supported us and shared their wonderful creations. Your enthusiasm and dedication are truly commendable. We look forward to your continued participation and creative spirit throughout the year.

03

