



41st ANNUAL REPORT



A Sustainable Journey of
Professional Excellence...

C. V. O. CHARTERED & COST ACCOUNTANTS' ASSOCIATION

304, Jasmine Apartment, 3rd Floor, Dada Saheb Phalke Road,
Dadar (E), Mumbai-400014 • Contact : 9167628622
• Email : infor@cvoca.org • Website : www.cvoca.org



C.V. O. CHARTERED & COST ACCOUNTANTS' ASSOCIATION

MANAGING COMMITTEE 2022-23



CA Ameet Mahendra Chheda
President



CA Jeenal Kenil Savla
Vice President



CA Vinit Dinesh Gada
Secretary



CA Harsh Hasmukh Dedhia
Treasurer



CA Gautam Rajesh Mota
Jt. Secretary



CA Priti Paras Savla
Member



CA Parin Dinesh Gala
Member



CA Umang Lalit Soni
Member



CA Girish Devraj Maru
Member



CA Chintan Tarun Rambhia
Member



CA Viral Vinod Satra
Member



CA Hetal Vinit Gada
Member



CA Nihar Suresh Dharod
Member



CA Deep Rashmin Chheda
Member



CA Chintan Dhiraj Saiya
Member



C.V. O. CHARTERED & COST ACCOUNTANTS' ASSOCIATION

PAST PRESIDENTS



Late CA. Devchand R. Ghalla
(1973-82)



CA Kalyanji J. Shah
(1982-84)



CA Damji U. Merchant
(1984-86)



CA Viren G. Gala
(1986-87)



Late CA. Rajendra D Pasad
(1987-88)



CA Shantilal K. Rambhia
(1988-89)



CA Navin L. Pasad
(1989-90)



CA Dhiraj L. Gala
(1990-91)



CA Chandrakant Nandu
(1991-92)



CA Dinesh D. Ghalla
(1992-93)



CA Ramesh K. Chheda
(1993-94)



CA Atul C. Bheda
(1994-95)



CA Dharendra P. Sangoi
(1995-96)



CA Haresh K. Chheda
(1996-97)



CA Umesh K. Gala
(1997-98)



CA Manoj C. Shah
(1998-99)



CA Raichand V. Gogri
(1999-2000)



CA Nitin M. Maru
(2000-2001)



Late CA Hiten L. Gada
(2001-2002)



CA Navin C. Shah
(2002-2003)



CA Rajesh R. Shah
(2003-2004)



CA Mahendra B. Gala
(2004-2005)



CA Ketan S. Rambhia
(2005-2006)



CA Hasmukh B. Dedhia
(2006-2007)



CA Dinesh N. Shah
(2007-2008)



CA Mulesh M. Savla
(2008-2009)



CA Hiren D. Shah
(2009-2010)



CA Champak Dedhia
(2010-2011)



CA Ketan Saiya
(2011-2012)



CA Ashok Chheda
(2012-2013)



CA Paras Savla
(2013-2014)



CA Himanshu Chheda
(2014-2015)



CA Bharat Gala
(2015-2016)



CA Ketan N. Gada
(2016-2017)



CA Nilesh T. Dedhia
(2017-2018)



CA Sunil V. Dedhia
(2018-2019)



CA Sanjay V. Chheda
(2019-2020)



CA Jigar R. Gogri
(2020-2021)



CA Rahul T. Nagda
(2021-2022)



C.V. O. CHARTERED & COST ACCOUNTANTS' ASSOCIATION

304, JASMINE APARTMENT, 3RD FLOOR, DADA SAHEB PHALKE ROAD, DADAR (EAST), MUMBAI - 400 014.
Contact : 9167628622 | Email : info@cvoca.org | Website : www.cvoca.org

CVO CHARTERED AND COST ACCOUNTANTS' ASSOCIATION LIST OF OFFICE BEARERS, MANAGING AND SUB COMMITTEE MEMBERS 2022-23

OFFICE BEARERS & MANAGING COMMITTEE		Committees	Program Committee	RRC & PD Committee	Study Circle Committee	Pub.& Training Committee	Membership & Recreation Committee
			1	2	3	4	5
CA Ameet Chheda	President	Chairman Advisor Convenor Jt. Convenor Invitee Members	CA Jigar Gogri	CA Sanjay Chheda	CA Sunil Dedhia	CA Atul Bheda	CA Himanshu Chheda
CA Jeenal Savla	Vice President		CA Ashok Chheda	CA Sanjeev Lalan	CA Nilesh Dedhia	CA Hasmukh Dedhia	CA Navin Shah
CA Vinit Gada	Secretary		CA Parin Gala	CA Chintan Rambhia	CA Priti Savla	CA Hetal Gada	CA Nihar Dharod
CA Gautam Mota	Jt. Secretary		CA Umang Soni	CA Hetal Gada	CA Aakash Gogri	CA Mehul Gala	CA Chintan Saiya
CA Harsh Dedhia	Treasurer		CA Paresh Vora	CA Tansukh Chheda	CA Rakesh Vora	CA Bharat Nagda	CA Deepesh Chheda
CA Priti Savla	Member		CA Chetan Kakka	CA Jayesh Salia	CA Chintan Savla	CA Ashwin Shah	CA Anil Haria
CA Parin Gala	Member		CA Nilesh Saiya	CA Aakash Gogri	CA Jai Savla	CA Niraj Shah	CA Nidhi Shah
CA Umang Soni	Member		CA Harsh Nagda	CA Ritesh Savla	CA Vihang Makda	CA Nilesh Saiya	CA Mittal Sangoi
CA Girish Maru	Member		CA Pratik Shahanand	CA Harsh Soni	CA Chintan Karani	CA Niral Shah	CA Deesha Shah
CA Chintan Rambhia	Member		CA Jill Shah	CA Hiren Pasad	CA Jay Gosar	CA Visesh Sangoi	CA Nidhi Shah
CA Viral Satra	Member		CA Heet Savla	CA Shrenik Shah	CA Parth Furia	CA Chintan Dedhia	CA Henik Shah
CA Hetal Gada	Member		CA Kushal Dedhia	CA Sanjay Savla	CA Zeel Vora	CA Sohil Gangar	CA Chunky Shah
CA Nihar Dharod	Member		CA Shreya Nagda	CA Ajay Dedhiya	CA Nainit Savla	CA Vidhi Shah	CA Ankur Sangoi
CA Deep Chheda	Member		CA Rupal Haria	CA Shradha Dedhia	CA Mehul Gala	CA Ankur Sangoi	CA Meghna Makda
CA Chintan Saiya	Member		CA Reenkal Gangar	CA Disha Shah	CA Chintan Saiya		CA Kewal Rambhia
			CA Hetal Gada				
		CA Anil Haria					
		CA Ami Chheda					

Committee	Students Committee	News Bulletin Committee	Capital Market Committee	YIME Committee	SMS Committee	50 th Year Celebration Committee
	6	7	8	9	10	11
Chairman	CA Ketan Gada	CA Ketan Rambhia	CA Champak Dedhia	CA Paras Savla	CA Rahul Nagda	Chairman CA Dinesh Ghala
Advisor	CA Bharat Gala					Advisor CA Atul Bheda CA Paras Savla CA Ashok Chheda CA Umesh Gala CA Nitin Maru CA Manoj Shah CA Himanshu Chheda CA Ketan Gada CA Nilesh Dedhia CA Sanjay Chheda CA Champak Dedhia CA Rajesh Shah
Convenor	CA Chintan Saiya	CA Girish Maru	CA Umang Soni	CA Deep Chheda	CA Ami Chheda	Convenor CA Viral Satra
Jt. Convenor	CA Virav Dedhia	CA Shreya Nagda	CA Paras Maru	CA Parin Gala	CA Pooja Maru	Special Invitee CA Arvind Nagda CA Vignesh Bheda
Invitee	CA Hitesh Pasad	CA Heenal Furia	CA Meghna Makda	CA Jasmine Sawla		Member CA Dilip Gosar CA Henik Shah CA Fenil Nagda CA Grishma Saiya CA Priten Shah CA Pankti Karani CA Ami Chheda CA Zeel Vora CA Virav Dedhia CA Kimi Nagda
Members	CA Vatsal Shah CA Kajal Gala CA Mihir Shah CA Hetal Malde CA Manish Nagda CA Heta Gogri CA Ayush Dedhia CA Dipti Chheda CA Parth Furia	CA Kimi Nagda CA Misha Sangoi CA Reenkal Gangar CA Bhavin Dedhia CA Dipti Chheda CA Keyur Furia CA Jeet Gala CA Rohan Dedhia CA Sweta Furia	CA Kirit Dedhia CA Hiloni Savla CA Jainil Satra CA Zeel Vora CA Arvind Gala CA Kiran Nandu CA Sudhir Bheda CA Nilesh Chhadwa CA Mrugna Boyad	CA Harshvardhan Shah CA Mayank Gosar CA Niraj Chheda CA Disha Gada CA Ketan Shah CA Amit Haria CA Disha Veera	CA Dharmi Dharod CA Nisha Gala CA Maitri Savla CA Shreyas Sangoi CA Amish Sangoi CA Jai Savla CA Zalak Savla CA Pratik Maru	

Honorary Auditors :
M/s. Nitin Maru & Associates
Chartered Accountants

41st ANNUAL GENERAL MEETING

Date: Saturday, 10th June 2023 • Time: 3.00 p.m. onwards
Venue : Chinchpokli Mahajanwadi's
Shri Velji Lakhamsi Napoo Hall,
Shri K V O Sthanakwasi Jain Mahajanwadi,
Dr. Ambedkar Road, Opp. Voltas, Chinchpokli, Mumbai-400 012.

CONTENTS

SUB COMMITTEE	1
CALENDAR OF EVENTS	2-5
NOTICE OF AGM	6
MINUTES OF 41 st AGM	7-18
ANNUAL REPORT	19-21
MANAGING COMMITTEE REPORT FOR THE YEAR	22-48
AUDITORS REPORT	49-52
BALANCE SHEET	53
INCOME & EXPENDITURE ACCOUNT	54
SCHEDULES	55-62



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

CALENDAR OF EVENTS FOR 2022-23

MONTH	DATE	DAY	EVENT
Jun-22	18	Sat	40th Annual General Meeting
	19	Sun	Students Career Guidance Session
	24	Fri	1st Managing Committee Meeting
	25	Sat	Public Programme on Compliance requirement for Trusts & Trustees
	28	Tue	Participation in Students Study Circle on Intricacies in ITR filing
	29	Wed	Participation in GST Study Group - Assorted Case Studies
	29	Wed	Representation to the Ministry of Finance on Section 194R & Circular No. 12 of 2022
	30	Thu	Participation in Study Circle Programme on Provisions of TDS u/s. 194R and related issues
Jul-22	30	Thu	Announcement of "Your Logo for CVOCA Competition"
	1	Fri	Publication of Karvera na Atta Patta in Khabar Patrika
	1	Fri	Publication of News & Views (Tax Implication on Reconstitution of Partnership Firm)
	1	Fri	Publication of 50 th year Celebration Roadmap in Khabar Patrika
	6	Wed	Webinar to Understand Startup Investing for Youth
	8	Fri	Participation in Study Circle Programme on Amendment in ITR reporting for AY 22-23
	13	Wed	Representation to the Ministry of Finance on E-filing Portal Difficulties
	22	Fri	Public Programme on Rights & Duties of Equity Investors
Aug-22	26	Tue	Publication of Students Education Loan Scheme in Khabar Patrika
	30	Sat	Publication of Vacancy List in Khabar Patrika
	1	Mon	Publication of Karvera na Atta Patta in Khabar Patrika
	1	Mon	Publication of News & Views (Construction Industry)
	1	Mon	Publication Congratulating Newly passed CAs of May 2022 in Khabar Patrika
	2	Tue	Participation in GST Study Group - Recent Amendments in GST
	5-6	Fri-Sat	Participation in GST Residential Referencer Course at Pushpak Lords Resort, Karjat
	17	Wed	2nd Managing Committee Meeting
Sep-22	21	Sun	Public Programme on Wills, Nomination & Succession Planning Jointly with Borivali KVO
	23	Tue	Students Webinar on Smart Studies during Exam Leaves
	1	Thu	Publication of Karvera na Atta Patta in Khabar Patrika
	1	Thu	Publication of News & Views (Audit)
	7	Wed	Participation in GST Study Group - Issues in Real Estate
7	Wed	Publication in relation to Will, Nomination & Joint Holding in Khabar Patrika	
10	Sat	Participation in Study Circle Programme on Recent issues with respect to Tax Audit	

CALENDAR OF EVENTS FOR 2022-23

MONTH	DATE	DAY	EVENT
	17	Sat	Publication of Changes in Provisions of Maintenance of Books of Accounts by Charitable Trusts in Khabar Patrika
	21	Wed	Representation to the Ministry of Finance on Difficulties in filing Form 10F of Income Tax
Oct-22	1	Sat	Publication of Karvera na Atta Pattta in Khabar Patrika
	1	Sat	Publication of News & Views (Contravention, Penalty & Prosecution under various Laws)
	6	Thu	Participation in GST Study Group - GST Implications on E Commerce Transactions
	12	Wed	Webinar on Accounting Standards for Non-Corporate Entities
	15	Sat	Public Programme on Do's & Don't of Real Estate
	30	Sun	Participation in WIRC Cricket Tournament
	31	Mon	Publication of Dos & Dont's while buying an Immovable Property in Khabar Patrika
Nov-22	1	Tue	3rd Managing Committee Meeting
	1	Tue	Publication of Karvera na Atta Pattta in Khabar Patrika
	1	Tue	Publication of News & Views (Useful Techtool for Cas)
	4-6	Fri-Sun	Family Picnic at Whistling Woodz Resort, Dandeli
	8	Tue	Participation in GST Study Group - Interplay between Customs & GST
	13	Sun	Public Programme on Life Insurance at Dombivali
	14	Mon	Publication of Precautions by home buyers and Rights under RERA in Khabar Patrika
	21-25	Mon-Fri	GST Beginner's Course
	22	Tue	Participation in Study Circle Programme on Form GSTR 9
	23	Wed	Public Programme on an Evening with Wealth Creators
	28-2	Mon-Fri	GST Learner's Course
29	Tue	Participation in Study Circle Programme on Recent Updates on Code of Ethics	
Dec-22	1	Thu	Publication of Karvera na Atta Pattta in Khabar Patrika
	1	Thu	Publication of News & Views (GST)
	5-9	Mon-Fri	GST Advance Course
	6	Tue	Participation in GST Study Group - Issues in E-way Bill
	12	Mon	Participation in Study Circle Programme on Overview of Wage Code & Social Security
	20	Tue	Launch Program of Saathi Haath Badhana for members
	23	Fri	Participation in Study Circle Programme on Overview of New Overseas Investment Provisions
	28	Wed	Participation in Study Circle Programme on SA 700



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

CALENDAR OF EVENTS FOR 2022-23

MONTH	DATE	DAY	EVENT
	29	Thu	Participation in Study Circle Programme on Discussion on Case Studies of RRC
Jan-23	1	Sun	Publication of Karvera na Atta Pattta in Khabar Patrika
	1	Sun	Publication of News & Views (Bank Audit & CSR)
	2	Mon	4th Managing Committee Meeting
	6-8	Fri-Sun	Participation in Residential Refresher Course at Courtyard by Marriott, Chakan
	11	Wed	Publication of Vacancy List in Khabar Patrika
	12	Thu	GST Study Group - Scope of Supply, Schedule I, II & III of CGST Act
	17	Tue	Public Programme on Hassle Free Loans from PSU Banks for MSMEs
	17	Tue	Publication of Students Education Loan Scheme in Khabar Patrika
	21	Sat	Turf Football Tournament for Members & Students
	29	Sun	Public Programme on Rights under RERA & Direct Tax Implication on Properties with Mulund KVO
31	Tue	Publication Congratulating Newly passed CAs of Nov 2022 in Khabar Patrika	
Feb	1	Wed	Publication of Karvera na Atta Pattta in Khabar Patrika
	1	Wed	Publication of News & Views (GST - Assessment, Demand & Recovery)
	2	Thu	Publication of Budget Flyer - Union Budget 2023 - Direct Tax Proposals
	4	Sat	Publication of Budget Booklet - Union Budget 2023 - Direct Tax Proposals
	7	Tue	Public Programme on Union Budget 2023 - Direct Tax Proposal & Impact on Capital Market
	11-17-18-24-25	Sat-Fri-Sat	Technical Analysis Workshop
	13	Mon	Participation in Study Circle Programme on Analysis of Direct Tax Budget Proposals
	18	Sat	5th Managing Committee Meeting
	23-24	Thu-Fri	Participation in Student's Non-Residential Refresher Course.
	24	Fri	Participation in Study Circle Programme on Recent Case Laws in Direct Taxes
	24	Fri	Campus Placement Programme at VES College - Chembur
26	Sun	Ramat Ji Ramjhat - Activity 1 Announcement - Mumbai Meri Jaan	
Mar	1	Wed	Publication of Karvera na Atta Pattta in Khabar Patrika
	1	Wed	Publication of News & Views (Union Budget)
	6	Mon	Capital Market Prog on - India's Growth Story & Potential Investment Opportunities
	6	Mon	Campus Placement Programme at S K Somaiya College - Vidhyavihar
	9	Thu	Participation in Study Circle Programme on UAE Corporate Tax
	12	Sun	Ramat Ji Ramjhat (RJR) - Activity 2 Announcement - Naam Karan with Pet puja
	14	Tue	Capital Market Prog on - Demystify Algorithmic Trading - Online
	14	Tue	Campus Placement Programme at Wilson College

CALENDAR OF EVENTS FOR 2022-23

MONTH	DATE	DAY	EVENT
	16	Thu	GST Study Group - Implications under GST - Death, Transfer of Business & Change in Constitution
	17-18-24-25	Fri-Sat	Virtual Course on Basics of Power BI
	18	Sat	Public Programme on Provisions for NRI Diaspora under Tax & FEMA - Online
	21	Tue	Students Programme on Automation of Financial Statements using Advanced Excel
Apr	1	Sat	Publication of Karvera na Atta Pattta in Khabar Patrika
	1	Sat	Publication of News & Views (SQC & Standards on Auditing)
	15	Sat	RJR - Common Practice for all Zones
	17	Mon	6th Managing Committee Meeting
	18	Tue	Participation in Study Circle Programme on New Audit Form 10B applicable to Charitable Trust
	22-23-29	Sat-Sun-Sat	Ramat-ji-Ramjhat - 50 th Years Grand Celebration
	28	Fri	GST Study Group - Automation of GST Returns I
May	1	Mon	Publication of Karvera na Atta Pattta in Khabar Patrika
	1	Mon	Publication of News & Views (GST - Analysis of Few Sectors)
	4-10	Thu-Wed	International Family Picnic to Jordan
	22	Mon	Publication of update on Fake GST Registration Drive in Khabar Patrika
	23	Thu	Publication of Provisions of RBI Press Release on Rs. 2,000 Bank Note in Khabar Patrika
	24	Wed	GST Study update on Group - Automation of GST Returns II
Jun	1*	Thu	Publication of Karvera na Atta Pattta in Khabar Patrika
	1*	Thu	Publication of News & Views (Income Tax - Important Issues)
	2*	Fri	Publication of changes in Trust related compliances
	1-2*	Tue-Wed	Seminar on Basics of Income Tax and Investment Planning for the Admin Staff of K. J. Somaiyo College Vidhyavihar

* Proposed

Note: Students Education Assistance Meetings were conducted as and when required.



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

NOTICE OF ANNUAL GENERAL MEETING

The 41st Annual General Meeting of the Association will be held on Saturday, 10th June 2023 at 3.00 p.m. at Chinchpokli Mahajanwadi's, Shri Velji Lakhamshi Napoo Hall, Shri K V O Sthanakwasi Jain Mahajanwadi, Dr.Ambedkar Road, Opp. Voltas, Chinchpokli, Mumbai - 400 012 to transact the following business:

1. To adopt the minutes of the 40th Annual General Meeting of the Association held on Saturday, 18th June 2022.
2. To receive and adopt the Audited Balance Sheet as at 31st March, 2023 and Income & Expenditure Account for the year ended on that date.
3. To receive and adopt the Annual Report of the Managing Committee for the year 2022-2023.
4. To Re-appoint the Honorary Auditor of the Association for the year 2023- 2024.
5. To receive and adopt Report on 50th year Celebrations
6. Distribution of Prizes:
 - a. To distribute Late Shri D. R. Ghalla and M/s. Damji Merchant & Co. Prizes.
 - b. (i) Students who have scored Merit Rank in CPT or any entrance exam of CA/CS/ICWA*
(ii) Students who have passed CA IPCC or PCC or any Intermediate exams of CA / CS / ICWA with a merit rank or both the groups in first attempt.
(iii) Students who have passed Final exam of CA/CS/ICWA with a merit rank
(iv) Students who have passed Final exam of CA/CS/ICWA
 - c. To present prize to the contributors of the Best Article in the News & Views of the Association for the period July 2022 to June 2023
7. Any other matters with the permission of the Chair.

For C. V. O. Chartered & Cost Accountants' Association

Place : Mumbai

SD/-
CA Vinit Dinesh Gala

Date: 18th May 2023

Secretary

NOTES

1. In the absence of quorum at the appointed time, the meeting shall be adjourned and such adjourned meeting will be convened after half an hour at the same place and the business transacted thereat shall be deemed to be in order.
2. The meeting shall be followed by self-contributory dinner, charges of which are Rs. 350/- per person for the members, their spouse and children above 5 years
3. Books of Account for F. Y. 2022- 2023 shall be available for inspection by members between 5th June 2023 to 7th June 2023 from 4.00 p.m. to 6.00 p.m. at Association's office.
4. TENTATIVE PROGRAMME
 - 2:30 p.m. to 3:00 p.m. Fellowship over Tea & Coffee
 - 3:00 p.m. to 5:30 p.m. Annual General Meeting
 - 6:00 p.m. to 8:00 p.m. Entertainment Programme
 - 8:00 p.m. to 9:00 p.m. Dinner (Arrangements for Chouvihar at 6.00 pm)

* as the examination authorities have discontinued giving Merit rank, the criteria is changed to more than 75% mark

MINUTES OF THE 40th ANNUAL GENERAL MEETING HELD ON 18th June 2022
AT CHINCHPOKLI MAHAJANWADI, MUMBAI

In all 119 members and 90 Students attended the Annual General Meeting.

On Invitation by President CA Rahul Talakshi Nagda, CA Deesha Shah recited a Prayer.

1. WELCOME BY CHAIRMAN

CA Rahul Talakshi Nagda, President of the Association welcomed the members and called the meeting to order.

He said it is his honour & pride to lead as the President for the year 2021-22 of one of the most respected professional organization - CVOCA Association which enjoys a very high level of respect and goodwill in our community & at professional levels.

He stated that everyone is meeting after long gap of 2 years at this flagship event of the Association so all must be eager to come to this event & also enjoy fellowship here.

He further stated that his team is young & dynamic with motto of achieving Professional Excellence. He mentioned that he has learnt many qualities during his journey with CVOCA, which are useful to his Professional & social life. There is lot of learning from seniors from their experiences & young colleagues from their innovative ideas.

CVOCA is about to breach 2,000 members mark. CVOCA is about to cross 6,000 mark on youtube subscribers.

CVOCA provides platform & creates leaders. CVOCA has tried to give chance to new writers in Monthly news & views & new speakers in study circles & other forums. CVOCA inspires young members to join association's core team & encouraged to take part in various activities of the Association.

He stated that this year it was roller coaster of action-packed programs. There were challenges on predicting waves of COVID 19. But with God's grace CVOCA was able to conduct Physical programs amid challenges.

He mentioned that this year CVOCA had to go online & offline due to various COVID variants.

He stated that he started his term when he was not sure about having physical events. But then had Monsoon Picnic, Box cricket Tournament, Physical RRC, 2 Industrial Visits, Couple of Study Circles, Students RRC & Physical Public Programs with house full attendance at Yogi sabhagrah apart from online Programs. He mentioned that team was able to publish News & Views & Karvera in khabar Patrika on 1st day of the Month. CVOCA has also started with Podcast version of News & Views through which you can hear audio version of News & Views.

He further stated that this year CVOCA was fortunate to have our own Members elected at Central Council of ICAI with highest Votes CA Priti Savla & at WIRC CA Ketan Saiya. The credit was given to there dedicated service to the profession and support of seniors and Team CVOCA for there endless efforts.



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He acknowledged the efforts of Office Bearers, Managing Committee & Core Team without whom success of this year was not possible. Also, he acknowledged guidance of Past presidents, seniors & especially his partner CA Navin Shah who was always available besides him.

He further requested young members to come forward & join the Association's, sub-committee, which will provide them great support in their journey ahead. He wished new team good luck and stated that with leadership of CA Ameet Chheda the Association will achieve new heights.

At the end, he mentioned that he seeks pardon for hurting anyone's feeling, knowingly or unknowingly, by his words or deeds.

2. MINUTES OF THE LAST ANNUAL GENERAL MEETING

CA Jeenal Savla, Secretary of the Association informed members present at the meeting that the minutes of the 39th Annual General Meeting held on 10th July 2021 has been circulated along with the Annual Report and is posted on the website. House suggested that minutes, which were earlier circulated, were taken as read and adopted unanimously. CA Ketan Gada proposed to adopt the minutes and CA Rajesh Shah seconded it.

3. AUDITED ACCOUNTS AND AUDITOR'S REPORT FOR THE YEAR ENDED 31st MARCH 2022

CA Mehul Gala, Treasurer of the Association, then presented the audited accounts for the year ended 31st March 2022 along with the Auditors' Report thereon. He narrated the financial highlights and also gave a small presentation on accounts for the financial year 2021-22.

He also answered various queries raised by the house. Post discussion and deliberation, accounts for the year were approved and adopted by the members unanimously. CA Navin Shah proposed such approval and was seconded by CA Dhiraj Gala.

4. ANNUAL ACTIVITY REPORT OF THE MANAGING COMMITTEE FOR THE YEAR 2021-22

CA Jeenal Savla, Secretary of the Association, informed that the year 2021-22, was an eventful year. She presented a glimpse of the activities carried out by all the Committees during the year 2021-22 through a PowerPoint presentation. Annual Activity Report was placed before the house for comments. CA Atul Bheda proposed for approval of the said activity report and CA Himanshu Chheda seconded it.

5. ELECTION OF 13 (THIRTEEN) MEMBERS OF THE MANAGING COMMITTEE FOR THE TERM 2022 - 2024.

Election Officer CA Dhiraj Gala, Past President of the Association has informed that in all 15 applications had been received for election of Managing Committee Members. However, two applications have been withdrawn within time limit (CA Chintan Saiya and CA Deep Chheda). After considering the withdrawal he declared the names of the Managing Committee members being elected for the term 2022 - 2024 as under:

No.	Name	No.	Name
1.	CA Ameet Mahendra Chheda	8.	CA Umang Lalit Soni
2.	CA Jeenal Kenil Savla	9.	CA Girish Devraj Maru
3.	CA Vinit Dinesh Gada	10.	CA Chintan Tarun Rambhia
4.	CA Harsh Hasmukh Dedhia	11.	CA Viral Vinod Satra
5.	CA Gautam Rajesh Mota	12.	CA Hetal Vinit Gada
6.	CA Priti Paras Savla	13.	CA Nihar Suresh Dharod
7.	CA Parin Dinesh Gala		

6. RE-APPOINTMENT OF AUDITOR

President CA Rahul Nagda informed that the retiring Auditor M/s Nitin Maru & Associates, Chartered Accountants (FRN 114022W), has given their consent for re-appointment and are also eligible for reappointment as auditor of the Association. CA Dinesh Ghalla proposed for the reappointment of M/s Nitin Maru & Associates and same was seconded by CA Dhiraj Gala. House unanimously approved the appointment of M/s Nitin Maru & Associates, Chartered Accountants as an honorary auditor of the Association for the financial year 2022-23.

President CA Rahul Nagda appreciated the valuable support, guidance provided by the honorary Auditor CA Nitin Maru during the year. He was felicitated by the senior member for his selfless service with Memento.

At this juncture he also thanked CA Ramesh Khimji Chheda for being custodian of investments of the Association and CA Ketan Gada for assisting the Association filing Income Tax Return, compliance at charity commissioner and other Income Tax compliances and guiding the Association for filing 80G application.

7. TO DISTRIBUTE LATE D. R. GHALLA AND M/S. DAMJI MERCHANT & CO. PRIZES AND FELICITATION OF STUDENTS

President CA Rahul Nagda requested Joint Secretary CA Vinit Gada to announce name of Students who are eligible for Late D. R. Ghalla & M/s. Damji Merchant & Co. Prize.

CA Vinit Gada invited CA Dinesh Ghalla to present the Late Shri D. R. Ghalla Prize. Silver Coins and cash prize of Rs. 5,000/- awarded to following students for the students cleared between June 2019 to June 2022:



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

CA Final

Name	Native Place	Rank	Attempt
Darshik Anil Charla	Aadhoi	6	May 2019
Mihir Hasmukh	Desalpur	38	May 2019
Rajvi Haresh Gangar	Kandagara	47	May 2019
Parth Bhupendra Shah	Nagalpur	9	November 2019
Naman Devang Gala	Chhasara	32	November 2019
Ayush Anil Dedhia	Bhorara	33	November 2020
Maitri Atul Shah	Bidada	33	November 2020
Tirth Dhitren Gala	Vadala	43	July 2021
Henil Jayesh Furia	Gelda	46	July 2021
Manan Hiren Sanghvi	Kapaya	46	July 2021
Nidhi Ashwin Dedhia	Bhujpur	9	June 2021

CA Vinit Gada announced following winner of Damji Merchant & Co. Prize for CA/CS/ICWA Intermediate Exams for the period June 2019 to June 2022. Cash Price of Rs.2000/- and silver coins were given to the winners:

CA IPCC/Inter/CWA

Name	Native Place	Rank	Attempt
Hetvi Tushar Shah	Gundala	AIR 44	May 2019
Purvi Ramesh	Kharua	Marks 508	December 2021
Jainisha Ketan Gada	Raidhanjar	Marks 529	December 2020

Further, he announced names of following students who cleared Final CA / CS / ICWA Examination:

Name	Village	Attempt	Articleship
Apurva Pankaj Salia	Godhara	May 2019	Sunil V Dedhia & Co.
Bhavik Mayur Shah	Bidada	May 2019	Dhruva Advisors
Dhaval Ramesh Gala	Godhra	May 2019	JMT Associates
Pooja Bharat Shah	Koday	May 2019	GBCA & Associates LLP
Ronak Hitendrabhai Gala	Bada	May 2019	BDO
Sakshi Ulesh Visariya	Kotda Roha	May 2019	Gada & Haria
Sunny Hitendra Gala	Bada	May 2019	Haribhakti
Vidhi Chandrakant Gada	Patri	May 2019	KSA
Arpit Nitin Dedhia	Nani Khakhar	Nov 2019	Gada Chheda & Co. LLP
Bansari Rajesh Sethia	Lakhapur	May 2019	EY LLP
Binoy Kantilal Dharod	Patri	Nov 2019	S.S. Singhvi & Asso
Chandresh Haresh	Bhujpur	Nov 2019	Atul C Bheda & Co.
Foram Manoj Dedhia	Bhujpur	Nov 2019	Rahul Gosar
Foram Vijay Maru	Nana Bhadia	Nov 2019	GBCA & Associates LLP
Harshin Jagdish Vora	Navinar	Nov 2019	GM Kapadia
Maitri Mahesh Maru	Lakhapur	Nov 2019	BSM & co. LLP
Richa Harish Chheda	Vanki	Nov 2019	Deepak Maru & Co.
Riddhi Hiren Dedhia	Kandagara	Nov 2019	Gada and Haria
Rushabh Manoj Savla	Vanki	Nov 2019	GBCA & Associates LLP
Samiksha Vijay Kenia	Baroi	Nov 2019	NM Gala & Asso
Sanket Bhavesh Dharod	Patri	Nov 2019	YR & Associates
Zeny Manish Gala	Mehrava	Nov 2019	G M Kapadia
Charmy Sanjay Rambhia	Ramania	Nov 2020	Just Archon Advisors LLP
Chintan Mukesh Gosar	Dumra	Nov 2020	GBCA & Associates LLP



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

Name	Village	Attempt	Articleship
Manasvi Gopal Chheda	Lakadiya	Nov 2020	JSC
Nayan Jethalal Dedhia	Gadhsisa	Nov 2020	Jignesh Dedhia & Co.
Pankti Sagar Karani	Dumra	Nov 2020	R.J. Luthia & Co.
Siddharth Mahesh Savla	Depa	Nov 2020	KSPM & Asso
Tarang Prakash Savla	Mothara	Nov 2020	GBCA & Associates LLP
Viral Vinod Chheda	Vaanki	Nov 2020	Jayesh Gogri & co.
Zeel Manilal Vora	Pragpur	Nov 2020	N M Associates
Komal Jethalal Gosar	Chiyasar	Nov 2020	Shah and Savla
Shasan Devchand Gala	Kotda Roha	Jan 2021	L K Dedhia
Ankit Hiten Savla	Gundala	July 2021	BDO
Arnav Rajesh Chheda	Mokha	July 2021	H & J Associates
Chintan Sunil Shah	Moti Khakhar	July 2021	Sunil Shah & Associates
Disha Hetesh Veera	Karaghogha	July 2021	KNAV & Co.
Forum Hiral Gangar	Moti Khakhar	July 2021	N M Associates
Hardik Rajesh Chheda	Mota	July 2021	Shah and Modi
Kevin Chetan Pasar	Dedhia	July 2021	N M Raiji
Mayur Jethalal Gosar	Chiyasar	Dec 2021	Jain Salia
Meera Rajesh Visaria	Devpur	July 2021	Shah and Savla
Miloni Dhiraj Gindra	Adhoi	July 2021	Borkar and Majumdar
Mrugna Suresh Boyad	Gundala	July 2021	Atul C Bheda & Co.
Raj Virchand Vora	Manjal	Dec 2021	Rahul Gosar & Asso
Vinci Manoj Dedhia	Bhorara	July 2021	Shah and Savla LLP
Anushree Ashwin Shah	Merava	Dec 2021	Abhilash Oji & Asso
Bhakti Jayesh Chheda	Kandagra	Dec 2021	S G Salecha
Devin Bharat Vira	Nana Bhadia	Dec 2021	Gada and Haria

Name	Village	Attempt	Articleship
Harshal Rohit Shah	Sadau	Dec 2021	Grant Thorton
Kewal Ketan Rambhiya	Mokha	Dec 2021	Grant Thorton
Keval Pankaj Nagda	Halapur	Dec 2021	CVK & Asso
Kinjal Surendra Gala	Godhra	Dec 2021	S K Rambhia
Maitri Kishor Gada	Dumra	Dec 2021	Rambhia and Dedhia
Manish Devchand Nagda	Naredi	Dec 2021	Navin and Asso
Mili Chetan Pasar	Dedhia	Dec 2021	Khimji Kunverji & Co.
Priyal Praful Rambhia	Ramania	Dec 2021	UKG & Associates
Shweta Dhiraj Savla	Mothara	Dec 2021	GBCA & Associates LLP
Smit Ratilal Dedhia	Vadala	Dec 2021	Shaparia Mehta
Sneh Jignesh Dedhia	Nani Khakar	Dec 2021	GBCA & Associates LLP
Suchit Praful Savla	Kotdi	Dec 2021	JLD & Co.
Trishla Prakash Bheda	Bhujpur	Dec 2021	SK Rambhia
Vaibhav Kirit Nagda	Changdai	Dec 2021	Darshan Bheda & Asso
Vanshika Hitesh Dharod	Kundrodi	Dec 2021	GBCA & Associates LLP
Chaitri Vipul Shethia	Lakhapar	Dec 2021	MMJC
Kewal Vijay Rambhia	Ramania	June 2021	KDA & Associates
Keval Piyush Furiya	Bidada	June 2021	CNK & Associates

The following successful students were felicitated for passing their IPCC Exam at First attempt:

Name	Native Place
Vatsal Shah	Lathedi
Rakshit Nitin Savla	Nagrecha
Khushi Amit Vikmani	Kotda Roha
Darshan Ajit Shah	Bidada
Meet Rajesh Shah	Mothara
Vidhi Nayan Salia	Nani Khakar
Stuti CA Jatin Vora	Mota Layja
Dev Rajesh Shah	Mothara
Kevin Paresh Vora	Navinar

Name of all 129 students were announced along with their details and 90 students present were felicitated with silver coins who have passed Final Exams of the said courses and also the rank holders in such exams, results of which have been declared during 22nd June 2019 to 18th June 2022. CA Rajesh Shah, CA Navin Shah, CA Atul Bheda, CA Shantibhai Rambhia, CA Dhiraj Gala, CA Mahendra Gala, CA Navin Pasad, CA Umesh Gala, CA Nitin Maru, CA Manoj Shah, CA Hasmukh Dedhia, CA Ketan Saiya, CA Ketan Gada, CA Paras Savla, CA Himanshu Chheda, CA Sunil Dedhia, CA Sanjeev Lalan, CA Heetesh Veera, CA Jigar Gogri, CA Priti Savla, CA Bharat Gala, CA Ketan Mammania, CA Ramesh Chheda felicitated the above students with silver coins. Students who could not attend AGM for felicitation were asked to collect the silver coins from the CVOCA office.

8. PRIZE FOR BEST ARTICLE IN NEWS & VIEWS

CA Gautam Mota, Convenor of News Bulletin Committee appreciated the work of the committee for dedicated hard-work in bringing out monthly news bulletin on time.

The highlights were presented as under:

- More than 70 contributors
- 9 Success Stories of our members
- 11 Theme-based Issue
- 18 Case Law Analysis
- 7 Brief note on recent updates
- Pod cast version of news and views released on You Tube
- Recognising CVO Members who have qualified as registered valuers
- 57 Articles were published

He then thanked the Chairman and all members of News Bulletin Committee for dedicated hard work in bringing out the knowledge provoking monthly News Bulletin, timely. He also appreciated the efforts put in by each and every contributor to the news bulletin. He also appreciated the efforts put in by members who helped to design the issue and find contributors.

Prizes for the period June 2019 to June 22 were distributed to the contributors of News And Views.

Based on criteria set following articles were adjudged as the best article for the Year 2021-22:

Category	Writer	Topic
Best article in Debut Category	CA Tarak Dharod	Tax implication and controversy around Buy Back of Shares
	CA Manshi Chheda	Overview of Section 69C of the Income-Tax Act, 1961 – Unexplained Expenditure
Best article in seasoned category	CA Bhavin Dedhia	Conversion of Company into LLP, Sole Proprietorship/ Partnership Firm into Company
	CA Nitin Kenia	Job Work & Related Compliance in GST
Best Article in Direct Tax Case Law Analysis	CA Vishesh Sangoi	For analysing decision on Nandi Steels Ltd 128 taxmann.com 267 (Karnataka HC)”
Best GST Case Law Analysis	CA Chintan Rambhia	For analysing decision “Kuppan Gounder P.G. Natarajan - 2021 (8) TMI (Madras HC)”

Based on criteria set following articles were adjudged as the best article for the Year 2020- 21:

Category	Writer	Topic
Best article in Debut Category	CA Hardik Savla	Section 80JJA 2.0 - Old wine in a new bottle or new wine in a new bottle”
Best article in seasoned category	CA Jayna Shah	Insights on recent developments in income tax jurisprudence
Best Column Writer	CA Meghna Makda	New Normal & Insights on IND-AS



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

Based on criteria set following articles were adjudged as the best article for the Year 2019-20:

Category	Writer	Topic
Best article in Debut Category	CA Jayna Shah	Impact of Covid 19 – Crisis on Tax Treaty related Issues
Best article in seasoned category	CA Harsh Dedhia	Valuation of Start Ups
Best Student Article	Komal Gosar	New GST Return System

All the prize winners were congratulated.

9. ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR

- (a) President CA Rahul Nagda invited Joint Secretary CA Vinit Gada to recognise our members elected at various institutions. CA Vinit Gada recognised achievements of following members:

Name of the Member	Achievement
CA Priti Savla	Elected to the Central Council of the Institute of chartered Accountants of India with thumping majority, highest first preference votes.
CA Ketan Saiya	Appointed as Western India Regional Council Member, ICAI and Chairman of WICASA for 2022-23
CA Kaushik Zaverchand Gada	Appointed as Chairman of Kalyan Dombivali Branch of WIRC of the ICAI for 2022-23
CA Jignesh Vallabhji Savla	President of Malad Chamber of Tax Consultant
CA Shantilal Jagshi Gala	1 st Vice-President: Shree Vagad Graduates' Association
CA Navin Chapsi Shah	Managing Trustee of Shri Hirji Bhojraj & Sons
CA Dilip Hirji Haria	Trustee of Shri Hirji Bhojraj & Sons
CA Sudhir Shivji Bheda	Trustee of Shri Hirji Bhojraj & Sons
CA Nitin Meghji Maru	Managing Committee Member of Shri Hirji Bhojraj & Sons
CA Jignesh Lakhamshi Dedhia	Managing Committee Member of Shri Hirji Bhojraj & Sons
CA Nilam Nitin Shah	Managing Committee Member of Shri Hirji Bhojraj & Sons
Adv CA Paras Sumatichandra Savla	Managing Committee Member of Shri Hirji Bhojraj & Sons
CA CS Sunil Mavjibhai Dedhia	Managing Committee Member of Shri Hirji Bhojraj & Sons
CA Hemraj Gangji Chheda	Managing Committee Member of Shri Hirji Bhojraj & Sons
CA Sanjay Visanji Chheda	Editor of Paghdandi

Name of the Member	Achievement
CA Ashwin Malde	Reappointed as editor for Pagdandi
CA CS Nandu	Reappointed as editor for Pagdandi
CA Paresh Vora	Treasurer & Trustee of Karsan Ladhu Nisar Trust
CA Sunil Dedhia	Committee of KVO Seva Samaj
CA Ketan Rambhia	Committee of KVO Seva Samaj
CA Ketan Rambhia	Board on Hira Mongi Hospital

- (b) On invitation from President CA Rahul Nagda, Vice-President CA Ameet Chheda addressed the gathering. He stated as under:

He Thanked President Rahul, Fellow OBs sitting on the dais, Managing Committee members, respected past presidents, and all members of the Association for giving him this opportunity.

He narrated his story from being a student, felicitated in the AGM 20 years ago to as a President. He felt honored that he is getting a chance to felicitate young newly qualified professionals and coincidentally they too are also sitting in the last rows. Its been a most satisfactory journey for him from last bench to dias.

He thanked few of the members who made him feel special viz. CA Mulesh Savla, for adding him to the sub-committee, CA Himanshu Chheda for introducing him to the Managing Committee.

He further mentioned that since inception, there has been no stain on the functioning of the Association. And this all is possible just because of an impeccable leadership system set by the seniors and visionary past presidents. Our association is very well placed with seniors acting as torch bearers and young Managing Committee members walking the path under their able guidance.

He explained how mix of youth as managing committee member and experienced past president are making wonders for the Association.

He further stated that the Association is entering it's 50th year, a golden jubilee year. It is indeed a proud moment for everyone sitting here and personally for him. He has got an opportunity to write history and he hopes he will be able to leave a positive mark on the Association. He sought guidance from all my seniors and co-operation from the Office Bearers as well as the elected managing committee members.

He mentioned that he has planned a committee with certain programs in mind for the benefit of members and society at large, but he would certainly welcome newer ideas and newer ways of celebrating the special occasion and will give best and will put in 100% to ensure the year is an indeed a golden year for the Association.

Lastly, he mentioned, together we can and we will.

He expressed that he is hopeful that the future association program will be on face to face mode. He also mentioned up-coming programs planned by the committee:

He concluded by quoting Walt Disney

“the way to get started is to quit talking and begin doing”.

He finally thanked members to give him such opportunity and believing in him.



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

(c) **FELICITATION OF OFFICE ASSISTANT.**

President CA Rahul Nagda recognized the efforts and work of Ms. Samruddhi Sawant and Mr. Sandeep More.

(d) **SUGGESTIONS FROM MEMBERS:**

On Invitation from Vice President CA Ameet Chheda, Members gave their suggestions as noted below:

No	Name	Suggestions
1	CA Atul Bheda	<ul style="list-style-type: none">To have hybrid mode for programs on regular basis.To see the possibility of having mentoring programs at community level.Representations should be done at various levels. Soft copies of representations should be given to trade bodies. Representations at individual level should be made to the regulatory bodies such as ICAI to make it more effective as the numbers count.Possibility of formalising 10 AGMs that have been done from 1973 to 1983 so forthcoming can become 50th AGM in line with 41st AGM as we are celebrating golden jubilee at the Association level.
2	CA Meghna Makda	<ul style="list-style-type: none">Mentoring Matunga Boarding Students or to students who are quitting after clearing Inter CA as no. of CAs are depleting.
3	CA Priti Savla	<ul style="list-style-type: none">Being part of managing committee member she felt honoured. Being managing committee member, she will assist the Association to execute all program smoothly and will actively engage with managing committee. She also thanked president CA Rahul Nagda for successful term.
4	CA Himanshu Chheda	<ul style="list-style-type: none">To focus on Industry members and young members participation. To plan programs for them.Use of merit ranker being felicitated for programs related to students.
5	CA Manoj Shah	<ul style="list-style-type: none">To have family programs for members in industry so they can take part
6	CA Umesh Gala	<ul style="list-style-type: none">To have massive golden jubilee celebration as Association is extremely well recognisedTo encourage Young CAs to pick up some role in the AssociationTo have mentors for students or freshly qualified CAs at young age for vision development, personality development.
7	CA Mahendra Gala	<ul style="list-style-type: none">To increase the readability of News and Views.
8	CA Champak Dedhia	<ul style="list-style-type: none">To organise corporate award function once in every three years or so.

10. **VOTE OF THANKS**

CA Vinit Gada, Joint Secretary, proposed a vote of thanks to all concerned for their valuable support to the Association and to all the members of the Association for active participation throughout the year leading to a

SD/-
CA Rahul Nagda
President
Mumbai

SD/-
CA Jeenal Savla
Secretary
Mumbai

Annual Report 2022-2023

On behalf of the entire Managing Committee, it gives me a great pleasure to present the 41st Annual Report together with the audited Financial statements for the year ended 31st March 2023. As we celebrate Golden Jubilee year, the year is a landmark for all of us. The Association was set-up in the year 1972-73 and since then it has grown by leaps and bounds.

Throughout the year, our association has diligently worked towards fulfilling its mission of having an informed society and very well educated professionals.

As the threat of COVID started subsiding, virtually all programs were conducted on physical mode. It was encouraging to see, the members and the public have started returning to the physical mode of programs. In order to have an archive of all the public programs, we ensured a recording is uploaded on YouTube for future reference. It was encouraging to see many views on such uploaded videos too.

The financial report provides a comprehensive overview of the Association's activities and financial performance during the past one year. We are proud to report that as a part of the 50-year celebration, our association conducted as many as:

- 8 public programs on financial awareness, which was attended by total 1500+ person.
- a mega public program of felicitation of 5 KVO families, who had featured in the Rich List of 2022 published by IIFL Wealth Hurun, which was attended by not less than 1200 persons.

The felicitation program was attended by more than 1200 people physically and changed the public perspective towards the Association. During the year apart from our regular monthly publication of “Karvera na atta Patta” and budget publication along with budget flyer, an innovative series of “CVOCA Gyan Ganga” was started. We are proud to inform that, in all 7 such publications were given in Kutchi Khabar Patrika.

CVOCA is not only an association of its members, but an association of its family. We continued to conduct various programs for family bonding. During the year,

- we organised **2 family picnics**, including first international picnic to Jordan. In all 58 family spent quality 10 day together.
- We also got an opportunity to showcase our activities by participating in Kutchi Marathon in front of more than 6500 participants.
- A mega 3-day event “**Ramat-ji-Ramjhat**” was organised, where more than 400 members with their families participated. Participants not only played games on those 3 days, but had regular family gatherings for practice and other tasks. The best photography competition, Pot Party and other such competitions ensured a healthy family time among members.

In alignment with our commitment to our students, we continued to provide educational assistance to students, organised a NRRC and other various educational and development programs.

We strived for excellence, fostering professional development and tried to expand our range of programs to meet the evolving needs of our members, families and the broader KVO community.

We extend our gratitude to our members, seniors, sponsors and partners, for their continued support at each stage and the trust they maintained in the Association.

Knowledge Imparted- No. of hours:

The association carried out various activities throughout the year which imparted knowledge to members, students and public at large. A brief summary of number of hours for which knowledge was imparted is given below:



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

Programs Related to	Allied Laws	Audit & Assurance	Capital Market	Direct Tax	Indirect Tax	IT Skills	Others	Grand Total
Members								
Technical Programs	166 (2)	540 (4)	-	1,442 (10)	876 (15)	-	-	3,024 (31)
Professional Development	-	-	1,140 (8)	-	-	270 (3)	360 (3)	1,770 (14)
General Public								
Financial Awareness.	2,045 (5)	-	1,075 (7)	1,350 (2)	1,746 (18)	-	5,620* (7)	11,836 (39)
Students								
Student Programs	-	220 (1)	-	1640 (3)	220 (1)	1,240 (3)	500 (4)	3,820 (12)
Total Knowledge Imparted	2,211 (7)	760 (5)	2,215 (15)	3,472 (15)	2,842 (34)	2,470 (6)	6,480 (14)	20,450 (96)
% to total knowledge imparted	11% (7%)	4% (5%)	11% (16%)	17.0% (16%)	14% (35%)	12% (6%)	31% (15%)	

(X) represents number of sessions or speakers

*include 4800 hours for Evening with Wealth Creators, which was attended by 1200 person physically

Family bonding time is the most precious time we spend together and cannot be measured in hours or through any other means. A summary of overall fellowship time spent during the year and attendance is given below:

	Total Participation	Days
Fellowship - Sports	1,334	6
Fellowship - Picnic	133	10
Total Fellowship	1,467	16

During the year, In all, there were 30 publications of interest to members, public or students. A summary is given below:

Publication	No.
Publication related to the general public.	
Karvera Na atta Patta	12
CVOCA Gyan Ganga	7
Budget - 2023	2
Sub Total	21
Other publications	
Publication related to Students	7
Representations to the government agencies	3
Total Publication and Representation	31

FINANCE :

As we look ahead, the Association remains committed to upholding the highest standards of financial integrity and accountability.

Generally, we ensure the Association's activities are self-sustained with whatever financial means we have. To best of our estimate, except from 5 programs, all the programs had either surplus or were at a break-even.

For the financial year ended 31st March 2023, the Association has a deficit of Rs. 4.90 lacs (as against the surplus in the previous year of Rs. 12.21 lacs). This year, the amount spent on the objects of trust increased from Rs. 8.25 lacs to Rs. 23.80 lacs. Further, an unrecoverable income and deposits aggregating Rs. 1.41 lacs (PY Nil) were written off.

The Association distributed Rs. 14.61 lacs (previous year Rs. 8.17 lacs) as education assistance to the students from CA Shri Shantilal Vershi Kheraj Haria Educational Assistance Fund.

MANAGING COMMITTEE MEETINGS:

Attendance of the members at the Managing Committee Meetings held during the period from 18th June 2022 to 10th June 2023 is hereby given.

Apart from managing committee members, the meetings were held by other sub-committee members and many past presidents.

Out of 15 managing committee members 9 members attended all the meetings and all the managing committee members ensured attendance for minimum 70% of meetings.



Managing committee member	Meetings	Leve of absence
CA Ameet Mahendra Chheda	7	-
CA Jeenal Kenil Savla	7	-
CA Vinit Dinesh Gada	7	-
CA Harsh Hasmukh Dedhia	7	-
CA Gautam Rajesh Mota	7	-
CA Priti Paras Savla	5	2
CA Parin Dinesh Gala	5	2
CA Umang Lalit Soni	7	-
CA Girish Devraj Maru	5	2
CA Chintan Tarun Rambhia	6	1
CA Viral Vinod Satra	7	-
CA Hetal Vinit Gada	6	1
CA Nihar Suresh Dharod	7	-
CA Deep Rashmin Chheda	7	-
CA Chintan Dhiraj Saiya	6	1

The activities of Association are summarised in respective committee reports given hereunder.

1. PROGRAMME COMMITTEE

Convenor - CA Parin Gala
Jt. Convenor - CA Umang Soni
Chairman - CA Jigar Gogri
Advisor - CA Ashok Chheda



Awareness within the community and public at large has been one of the core objectives of the association. The committee has been organizing seminars, workshops and meetings on financial awareness. This year too we have made an attempt to conduct the programs on different topics.

These programs, being on financial literacy and general public awareness, have been uploaded on CVOCA Channel of YouTube for future access (<http://bit.ly/cvocayt>).

This year, the committee executed 4 programs on various topics targeting different audiences. During the year, programs related to trust, immovable property buyers were organised. All these programs were very well attended with an average turnout of 325+ members.

The highlights of the programs executed during the year are as follows:

Date	Venue	Topic	Speaker	Participation
25 th June, 2022	Chinchbunder Mahajan Wadi, Sandhurst Road	Laws relating to Trust and Trustee	CA. Arvind Singh CA. Nitin Maru	Physically: 450 YT Views: 275+
15 th October, 2022	Yogi Sabhagruh, Dadar	Do's and Don'ts while buying an Immovable property	Adv. Dhiren Nandu	Physically: 225+ YT Views: 590+
17 th January, 2023	Narayanji Shamji Wadi, Matunga	Hassle Free Loans from PSU Banks for MSME Business at Affordable Terms	CA Jinanad Shah CA Ronak Shah	Physically: 180+ YT Views: 150+
7 th February, 2023	King George Auditorium, Dadar	Direct Tax Proposals in Union Budget 2023 and its impact on Capital Markets	CA Nitin Maru & Mr Anand Shah	Physically: 450 YT Views: 250+

Apart from the above 4 programs, the 50-year celebration committee, organised 5 public programs on various topics of financial literacy awareness.

2. RRC & PROFESSIONAL DEVELOPMENT COMMITTEE



Convenor - CA Chintan Rambhia
Jt. Convenor - CA Hetal Gada
Chairman - CA Sanjay Chheda
Advisor - CA Sanjeev Lalan

Residential Refresher Courses (RRC) is an apt platform to learn, unlearn and re-learn. A perfect blend of fellowship and learning together. RRC is a perfect platform to learn something new, topics which are not covered or studied in our day to day life. Members share their experiences and knowledge.

We encourage our members to attend such RRCs and request them to take an active part in the group discussions.

This year, our members primarily attended **2 RRCs** organised by various study circles:

- GST RRC – 5th & 6th August, 2022 at Pushpam Lords Resort, Karjat, organised by Dadar East CPE Study Circle jointly with WIRC of ICAI.
- RRC – 6th, 7th & 8th January, 2023 at Courtyard by Marroitt, Chakan (Pune), organised by Dadar East CPE Study Circle jointly with WIRC of ICAI.

A. GST Residential Refresher Course (RRC) at Puspham Lords Resort, Karjat

From the day the GST law was introduced, there have been regular updates and changes on virtually daily basis. These changes have been introduced by circulars and notifications and therefore many a time remains un-attended. In order to update all members with such changes, the committee encouraged members to attend first ever GST RRC by the study circle. This RRC was the first ever RRC organised by any study circle on GST related subjects.



The **GST Residential Refresher Course (GST RRC)** was organised on 5th August, 2022 (Friday) and 6th August, 2022 (Saturday) at Pushpam Lords Resort, Karjat. The event was very well attended by 37 of our association members practicing GST Law. All the topics and speakers were well taken and appreciated by one and all.

Further to note, the following 3 members of our association were the Group Leaders, who ensure healthy group discussion on the allotted case studies.

Group Name	Group Leaders for GST Assorted case studies
Bahiri Caves	CA Diti Shah & CA Grishma Saiya
Kondana Caves	CA Henik Shah

The schedule for the programme was as follows:

Date	Topic	Speaker
5 th August, 2022	Presentation paper on Rights of CAs and Taxpayers during prosecution under GST.	Adv. Mayank Jain
	Presentation paper on Basics of Customs FTP's and FTA's	CA Asif Mansoor
6 th August, 2022	Presentation paper on Future of GST Practice and role of tax technology	Adv. Sandeep Pareek
	Group discussion paper on Assorted Sector Specific Challenges and Issues under GST	CA Sunil Ghabhawalla

B. Residential Refresher Course (RRC) at Courtyard By Marriott, Chakan (Pune)

Apart from GST, we are also witnessing constant changes and updates in other areas of practice such as Companies Law, Direct Tax, FEMA and other allied laws. These changes keep all of us on our toes. In this everyday changing scenario, remaining updated is at the core of every Chartered Accountant. Hence, RRC is a best available solution wherein the participants get updates and learnings in all forms such as interacting with learned speakers and experienced participants in different sectors which help us to timely resolve difficulties faced in our professional life.



Members at Pune RRC



During the year, we encouraged our members to attend RRC organised by Dadar East CPE Study Circle. The RRC was conducted from 6th January 2023 to 8th January 2023 at Courtyard by Marriott, Chakan - Pune. The RRC was conducted keeping in mind go green initiative.

The event provided a perfect learning experience from the learned speakers. We understand, in all 90 members of our association had actively taken part. The event was a perfect mix of participants of all age groups i.e. from young members also leading the group discussion and senior members guiding and sharing their valuable experiences in the profession.

Chakan being known as the automobile hub of India, the committee had planned a visit to the State-of-Art manufacturing facility of Mahindra and Mahindra Automobile. It was an amazing and knowledgeable experience for each of the participants. We appreciate the management of the Company who was very cooperative and willingly gave insights satisfying the curious minds of the participants.



Further to note, following 4 members of our association were the Group Leaders, who ensure healthy group discussion on the allotted case studies.

Group Name	Group Leaders for Direct Tax Paper
Shivneri	CA Harsh Soni & CA Maitri Gada.
Sinhagad	CA Shreya Nagda & CA Kunthan Gada.

The schedule for the programme was as follows:

Date	Topic	Speaker
6 th January, 2023	Key note address on Demystifying Sustainability & ESG	CA Priti Savla (CCM & Past Chairperson of WIRC of ICAI)
	Panel Discussion: Kal Aaj Aur Kal - CA Practice - Certainty in Uncertain Times	CA Manish Modi CA Samir Arora
	Visit to manufacturing facility of Mahindra and Mahindra Automobile.	NA.
7 th January, 2023	Group Discussion Paper on Burning Issues in Direct Taxes	Sri. Adv. V Sridharan
	Technical Analysis & Breakout Trades	CA Ashish Bahety
	Next-Gen investment opportunity	CA Mulesh Savla CA Navin Shah
8 th January, 2023	Presentation paper with Practical Case Studies on Audit Quality (SQC1 & SA 220)	CA Hasmukh Dedhia
	Analysis of recent Supreme Court decisions on Taxation of Charitable and Religious Trusts	CA Rajesh Kadakia

3. STUDY CIRCLE COMMITTEE



Convenor - CA Priti Savla
Jt. Convenor - CA Akash Gogri
Chairman - CA Sunil Dedhia
Advisor - CA Nilesh Dedhia

In this age of information explosion and rapid changes in technology, trade and industrial environment, the need for continued professional updation is supreme. To enable members to maintain high standards of professional services, the Committee is providing inputs to members by way of Seminars, Lectures Background Material and use of the electronic media. This provides the sharpening of professional skills so that the word "Chartered Accountant" is synonymous with excellence in services. Moreover, it has been mandated by the ICAI for each member to attend minimum hours of such CPE programs.

Date	Venue	Topic	Speaker	Participation
30 th Jun, 2022	Mysore Association Hall, Matunga	Provisions of TDS u/s 194R and related issues	CA Bhavin Dedhia	33
08 th Jul, 2022	DR Ghalla Memorial Hall, Dadar East	Amendments in ITR reporting for AY 2022-23	CA Hetal Gada	19
10 th Sep, 2022	DR Ghalla Memorial Hall, Dadar East	Recent Issues with respect Tax Audit	CA Gautam Mota	35
14 th Sep, 2022	Online – Zoom	Accounting Standards for Non-Corporate Entities	CA Harsh Dedhia	45
22 nd Nov, 2022	DR Ghalla Memorial Hall, Dadar East	Form GSTR 9	CA Grishma Saiya	38
29 th Nov, 2022	DR Ghalla Memorial Hall, Dadar East	Recent Updates For Code of Ethics	CA Shreya Nagda Chairperson: CA Priti Savla	50
12 th Dec, 2022	DR Ghalla Memorial Hall, Dadar East	Overview on Code on Wages and Code on Social Security	CA Monil Gangar	46
23 rd Dec, 2022	DR Ghalla Memorial Hall, Dadar East	Overview of New Overseas Investment Provisions	CA Viral Satra	43

Date	Venue	Topic	Speaker	Participation
28 th Dec, 2022	DR Ghalla Memorial Hall, Dadar East	SA 700 Forming an Opinion and Reporting on Financial Statements along with SA 230 Audit Documentation	CA Parin Gala	85
29 th Dec, 2022	DR Ghalla Memorial Hall, Dadar East	Discussion on Case Studies of RRC	CA Kunthan Gada	23
13 th Feb, 2023	Mysore Association Hall, Matunga	Analysis of Direct Tax Budget Proposals	CA Praful Poladia	96
24 th Feb, 2023	Kutch Yuvak Sangh, Dadar East	Recent Case Laws in Direct Taxes	CA Paras S Savla	52
09 th Mar, 2023	DR Ghalla Memorial Hall, Dadar East	UAE Corporate Tax	CA Rahul Chheda	37
18 th Apr, 2022	DR Ghalla Memorial Hall, Dadar East	New Audit Form (10B) applicable to Charitable Trusts	CA Rohan Dedhia	60
2 nd June, 2023 (Proposed)	DR Ghalla Memorial Hall, Dadar East	New Peer-review guidelines.	CA Pernal Gandhi	#

A dedicated GST Study group was formed to have a group discussion on various amendments and changes in the GST Law. The group had in all 9 meetings during the year with intense discussions on various aspects of GST. Young and Industry Members Empowerment Committee wholeheartedly supported the study circle committee.





C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

Date	Venue	Topic	Speaker	Participation
29 th June 2022	DR Ghalla Memorial Hall, Dadar East	Assorted Case Studies	CA Henik Shah	18
2 nd August 2022	DR Ghalla Memorial Hall, Dadar East	Recent Amendments in GST	CA Mehul Gala	25
7 th September 2022	DR Ghalla Memorial Hall, Dadar East	Issues in Real Estate	CA Jinesh Shah	18
6 th October, 2022	DR Ghalla Memorial Hall, Dadar East	GST Implications on E-Commerce Transactions	CA Mihir Shah	8
8 th November, 2022	DR Ghalla Memorial Hall, Dadar East	Interplay between Customs and GST	CA Kevin Gogri	18
6 th December 2022	DR Ghalla Memorial Hall, Dadar East	Issues in E-way Bill	CA Mitesh Doshi	17
12 th January, 2023	DR Ghalla Memorial Hall, Dadar East	Scope of Supply, Schedule I, II and III of GST Act	CA Raj Khona	20
16 th March, 2023	Devadiga Sangha Hall	Implications under GST – Death, Transfer of Business, Change in Constitution	CA Jay Chheda	34
28 th April, 2023	DR Ghalla Memorial Hall, Dadar East	Automation of GST Returns – Part I	CA Henik Shah	20
24 th May, 2023	DR Ghalla Memorial Hall, Dadar East	Automation of GST Returns – Part II	CA Henik Shah	18

4. PUBLICATION REPRESENTATION & TRAINING COMMITTEE:



- Convenor - CA Hetal Gada
 Jt. Convenor - CA Mehul Gala
 Chairman - CA Atul Bheda
 Advisor - CA Hasmukh Dedhia

The committee focuses on the following areas:

- **Publication** for the benefit of the public at large on financial and legal awareness
- **Representation** to government and non-government agencies on issues faced by members of the association.
- **Technical Training** for members and the public at large.

The Committee has carried out various activities during the year 2022-23 as follows:

PUBLICATION

- **Budget Flyer**

In order to provide a crisp and timely update on the Union Budget, the committee continued to release the highlights of the Union Budget through a Budget Flyer, which was released within a few hours of the budget being presented in the parliament.

This helped in the brand building of CVOCA and also ensured timely updates to the community at large.

- **Budget Booklet for the year 2023**

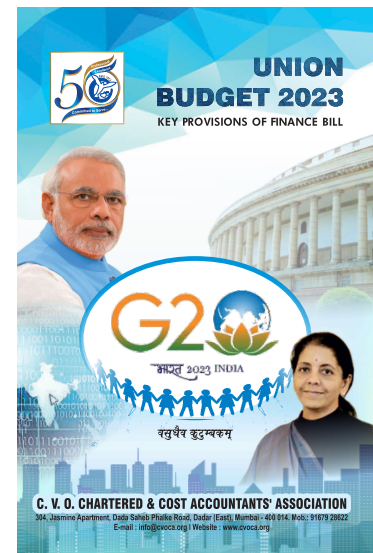
The Committee published 4,800+ Budget Booklet for the Union Budget 2023 in Gujarati and English. The committee continued the digitalisation of Budget eBooklet and released Budget eBooklet for the Union Budget 2023 in Gujarati and English. The Budget Booklet covered an analysis on impact of changes made in Direct Tax and Indirect Tax.

Our association is the only association, which publishes all the key budget provisions in Gujarati for the general public. During the year, approx. 3000+ budget booklets in Gujarati and 1800 booklets in English were published. Quality and timely publication has been very well appreciated by all the readers.

The budget booklets were distributed as complimentary to trade bodies and all the compilers & reviewers who assisted in the preparation of the booklet.

- **Publication on Financial Literacy – CVOCA Gyan Ganga**

With a view to benefit the public at large, various articles under the Project name CVOCA Gyan Ganga were published in the Khabar Patrika in Gujarati jointly with 50 years celebration committee. The details of various publications are given below





C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

Topic	Contributor	Date of publication in Khabar Patrika
Precautions for home buyers and Rights under RERA	CA Ashwin Shah	14 th November, 2022
Publication on awareness about Government's all India drive against Fake/Non-Genuine GST Registrations	CA Nihar Dharod and CA Jinesh Dharod	22 nd May, 2023
Publication on awareness on RBI's move to withdraw Rs 2000 currency note.	CA Bharat Nagda and CA Ketan Gada	23 rd May, 2023
Publication for trust on clarification about Trust Compliances	CA Bharat Nagda and CA Tansukh Chheda	* 2 nd June, 2023

We appreciate the contribution by the author of the articles. The above publications were uploaded on all our social media handles to have maximum reach.

- **Publication of monthly Due dates in 'Khabar Patrika' – Karvera Na Atta Patta**

To create awareness among the community at large in respect of compliance under provisions of various Acts like Income Tax, Goods and Service Tax (GST), Profession Tax, Provident Fund Act, ESIC, FEMA, RoC, RERA, etc. The committee regularly publishes due dates on the 1st of every month in "Khabar Patrika" on a monthly basis in Gujarati as well as English. The Khabar Patrika publication is read by more than 40,000 Kutchi houses across India.

This publication is also circulated to our 2000+ members and approx. 1000+ public at large on whatsapp groups. The Karvera na Atta Patta is updated every month on the website of CVOCA and the same can be viewed at <https://cvoca.org/planner.html>. Further the same is uploaded every month on CVOCA's social media handles – LinkedIn, Twitter, Telegram, Facebook and Instagram

The above publication acts as a ready reference for most of the business for compliance to be carried out in the coming month.

REPRESENTATION

- **Filing of representation before various authorities**

Considering the hardship faced by the taxpayers and society at the large, the Committee filed 3 representations before statutory authorities highlighting various issues and challenges:

Representation to	Particular	Compiler	Reviewer
Central Board of Direct Tax (CBDT)	Representation on Relaxation from applicability of provisions of Sec 194R from 1st July, 2022 and bringing in more clarity on various practical difficulties	CA Bhakti Kamlesh Maru, CA Bhavin Jasu Mavji Dedhia	CA Paras Khimji Savla
Central Board of Direct Tax (CBDT)	Representation on Difficulties faced while using the new e-filing portal, w.r.t. filing of IT Returns	CA Henik Dilip Shah	CA Bharat Laxmichand Nagda, CA Gautam Rajesh Mota
Central Board of Direct Tax (CBDT)	Representation on relaxation from compulsory online filing of Form 10F	CA Trishla Prakash Bheda, CA Bhakti Kamlesh Maru	CA Deepesh Talakshi Chheda

The final Representations were circulated to all the CVOCA members through local WhatsApp groups and were also emailed to various trade associations with guidance to file the said Representations in huge numbers to the concerned authorities to grab their attention for addressing the issues for time bound actions. The said representations are also available on the CVOCA website at <https://cvoca.org/publication.html>. The same was uploaded on our social media handles too to have maximum reach.

TECHNICAL TRAINING

- **CVOCA GST Online Course - Batch 4:**

The Association has been regularly conducting GST compliance course for the public. These courses have been achieving its core objective of:

- **Developing faculty** for future programs of the Association.
- Creating **vocational employment** for retired, housewives and young fresh account staff.

Keeping in mind the challenges surrounding GST compliances and to educate maximum people on the requirement under the changing law, the committee organised the “CVOCA GST Online Course Batch 4” in Virtual Mode with three short duration online courses of 5 days each. All three courses were planned back-to-back with bundled offers in fees so that participants get to know about the basics and applications in a sequence.

30 hours of quality content to 50+ participants were delivered by our very own 11 young members, who are practicing in the area of GST. This provided them with a platform to improve the presentation and oratory skills at the same time teach the participants the nuances of GST Law.

Period	Course Name	Speaker	Participation
21 – 25 Nov 2022 (5 days)	GST Beginners'	- CA Chintan Saiya - CA Bhavik Chandariya - CA Viral Chheda - CA Pratik Maru - CA Mihir Shah - CA Grishma Saiya - CA Shreya Nagda	49
28 Nov – 2 Dec 2022 (5 days)	GST Learners'	- CA Pratik Maru - CA Grishma Saiya - CA Henik Shah - CA Aakash Gogri - CA Deep Chheda	50
5 – 9 Dec 2022 (5 days)	GST Advanced	- CA Chintan Rambhia - CA Chintan Saiya - CA Mihir Shah - CA Deep Chheda	56

This year the course content was more intense and practical oriented considering the challenges faced while GST Audits and Assessments. Access to recording of all the sessions were provided to the participants for a limited time.

- **CVOCA Basics of Power BI using Practical examples**

Technology today plays a very important role in our day-to-day practice. Many of our daily tedious tasks can be completed by AI tools now easily available. These tools help execute the work efficiently and accurately and thus save time, energy and resources. The committee constantly tries to explore such tools to equip and keep the members updated and abreast on the technology front. With this perspective in mind, the committee designed, planned and executed a 4-day training course on Basics of Power BI using practical examples in Virtual Mode. Our own association member was the faculty for entire course and with his real-time practical examples, he ensured members are continuously engaged.

The details of the said course conducted are as given below:

Dates	Speaker	Participation
17, 18, 24, 25 th of March 2023	CA Kunjesh Shah	27

Such a course, in general are available at a very high price, however, for our members this course was organised at very nominal fees. The training course was very well taken by all the participants and the feedback received from them was very encouraging. Access to recording of all the sessions were provided to the participants for a limited time.

5. MEMBERSHIP AND RECREATION COMMITTEE:

- Convenor** - CA Nihar Dharod
Jt. Convenor - CA Chintan Saiya
Chairman - CA Himanshu Chheda
Advisor - CA Navin Shah

The purpose of the committee is to reach out to all the CAs of our community for spreading awareness about the activities of the Association and encourage them to become members of the Association. The committee also reaches out to the newly passed CAs of the community for their felicitation in Community Khabar Patrika. The Committee also organises recreational programmes for members for fellowship and bonding.

With this intent, the committee has carried out the following activities during the year:

New Membership:

The committee strived towards increasing the membership of the Association through various reach-out initiatives. After the last AGM i.e. from June 2022 onwards a total of 106 new members have been added as Life Members of the Association. As on date of reporting total strength of the association stands at 2082 (after due reconciliation). The Committee is glad to inform that the Membership of the Association has crossed "2000" in this Golden Jubilee Year.

Felicitations of newly passed CAs in Khabar Patrika:

CVOCA felicitated the newly passed CAs (May 2022 and November 2022 Examinations) of the community by giving their photos in the KVO and VVO Khabar Patrika. The details were gathered from participants through digital mode.

Examination	No. of CA Pass-outs
May 2022	57*
November 2022	38

**In May 2022 there were 3 All India Rank-holders.*

Vacancy Advertisements:

With the objective of bridging the gap between the requirement of Qualified Talent in CVOCA Firms and ample talent within KVO Community, CVOCA released Vacancy Advertisements in the KVO and VVO Khabar Patrika.

In order to increase the outreach of the Vacancy Advertisement, the Committee undertook the following initiatives:

- Vacancy for "Graduates/Under-Graduates" (in addition to CA/CS, Semi-Qualified and Articles) was added in the vacancy list. This would allow firms to have access to under-grad interns as well as fresh graduates.

- b. Placement cells of various commerce colleges/coaching classes in the Mumbai Metropolitan Region area were approached for publishing/circulating the vacancy list. Based on the Committee's efforts, the list was circulated in about 15 commerce colleges and coaching classes.
- c. Area-wise listing of CA firms (i.e. South Mumbai, Central, Western, Navi Mumbai & Out of Mumbai) was published for better user experience.

Total of 77 (July 2022) and 68 (January 2023) CVOCA firms participated by giving their vacancy requirements.

College Campus Placements:

In addition to the publishing/circulation of the CVOCA Vacancy List in Commerce Colleges of Mumbai, the Committee initiated tie-ups with the Commerce Colleges for organising College Campus Placements. This would enable the CVOCA Firms and industry to have direct access to the fresh talent pool for providing appropriate opportunities of learning as well growth in the career.

During the year, Committee organised 3 college campus placements. The summary of the college campus placement drives is as under:



College Campus placement at SK Somaiya collage

Date	Name of College	No. of Firms	No. of Students
24 th Feb,	Vivekanand Education Society's College of Arts, Science and Commerce, Chembur	6	30+
06 th March,	S.K. Somaiya Degree College of Arts, Science and Commerce, Vidyavihar	5	70+
14 th March,	Wilson College, Chowpatty	2	40+

The Committee has received in-principle approval from further 8-10 colleges for organising College Campus Placements in the upcoming Academic Year 2023-24.

Recreational Programmes:

The Committee organised following recreational programs during the year:

A. Family Picnic at Dandeli

The Committee organised CVOCA's family picnic at Whistling Woods Wilderness Jungle Resort at Dandeli from 4th November 2022 to 6th November 2022. Member enjoyed their luxurious stay amidst dark jungle and next to the flowing Kali River. Members thoroughly enjoyed resort facilities such as Swimming, water sports, jungle safari, wildlife, bird watching, forest trails, nature gazing, adventure activities and good food.

The picnic was attended by 47 families of our association with a total attendance of 116 participants (including kids).



Families enjoying Musical Night

Amidst cool weather, next to a flowing river and under the stars, all the members enjoyed an “**Unplugged Musical Night**” organised by the Committee. The participants danced, sang and amused themselves with unplugged melodies by the live band. Some of our members even showcased their own talent by singing and playing flute.

During our 3 day stay, a session on **yoga – breathing technics** for all our participants was also organised. Our own member, CA Dr. Kishore Gada shared his vast experience with all the members attended.

B. International Picnic to Jordan

First time ever the Association organised an International family picnic to Jordan from 4th May 2023 to 10th May 2023. The picnic was attended by 11 families with a total attendance of 23 members.

During 7 day's stay members visited the following places:

1. **Petra** - The ancient city is a New 7 Wonders of the World and a UNESCO World Heritage Site.
2. **Dead Sea** – the lowest point on Earth. Members enjoyed the most unique experiences of floating in the Dead Sea. The Sea is famous for its mineral-rich waters and the healing properties.
3. **Wadi Rum** - Jordan's desert landscape of narrow canyons, sandstone arches, high cliffs, and natural caverns. Members clicked many photographs at one of the most Mars-like regions on the Earth.
4. **Amman** — the capital and the largest city of Jordan. We visited Amman's Roman Amphitheater, Amman Citadel and Jerash.

Comfortable stay, Jain food and comfortable transportation were very well arranged with the help of Acme Tours. Members made lots of Reels and made the entire trip a memorable one.



5. STUDENTS COMMITTEE:



Convenor - CA Chintan Saiya
Jt. Convenor - CA Virav Dedhia
Chairman - CA Ketan Gada
Advisor - CA Bharat Gala

The committee during the year planned various knowledge-oriented programs for the benefit of students. These programs were very well appreciated by the students.

Details of various programs conducted during the year are as stated below:

A. Seminars:

Date	Venue	Topic	Speakers	No. of participants
28 th June, 2022	Devadiga Sangha Hall	Intricacies in ITR Filing (Case Studies Format)	Student Speakers: Tanvi Shetty Hetvi Shah Chairman: CA Gautam Mota	80+
23 rd August 2022	Zoom	Smart Studies During Exam Leave	CA Hetvi Shah CA Raj Shah CA Ayush Dedhia CA Disha Veera	Zoom-20 Youtube Views-45
21 st March, 2023	CVO office	Automation of Financial Statements Using Advanced Excel	CA Jainam Satra	20

B. Students NRRC at Karsan Ladhu Nishar Hall, Dadar from 23rd Feb 2023 to 24th Feb 2023:

Students are the first point where the execution of any work starts, be it auditing or return filing. Keeping them updated with the latest changes is equally vital as members are updated with their own skills.

These students are also an ambassador or a representative of firms at clients. Thus, in order to sharpen the skills of these students the association encouraged CVOCA Firm student to attend a Residential Refresher Course – Non-Residential basis organised by WIRC.



The event was very well attended by 110 students from approx 20 CVOCA firms. The entire event was a blend of technical as well as non-technical topics. Students were also seen actively taking part in group discussion on various assorted case studies.

Date	Topic	Speaker
23 rd Feb	Hidden Features of Tally	CA Henik Shah
	Panel Discussion-Big CA Firms vs Corporate Work Culture	CA Amit Haria & CA Ritesh Dedhia
	Corporate Etiquettes-Present Yourself with Confidence	Mr. Adrian Rosario
24 th Feb	Burning Issues in GST Assessments	CA Nihar Dharod
	Audit Reports-Common Errors and Precautions to be taken	CA Parin Gala
	Group Discussion and Presentation on Assorted Case Studies under Income Tax Act	CA Raj Chheda

Fund raising & Financial Assistance Disbursement:

The Association through its dedicated CA Shri Shantilal Vershi Kheraj Haria Educational Assistance Fund of Rs. ~116 lacs, has been giving soft education assistance to students pursuing any professional course. The assistance is given to needy students of the society after due scrutiny and verification. These assistance are given to students to soften the financial burden of high fees of Institute Fees and private classes fees. Many of the classes have joined hands with the Association and considering the good cause of the Association, they have been offering a discount up to 33% to our students.

During the financial year 2022-23, total such education assistance granted was Rs 14.91 lacs to 52 students (AGM to AGM Rs.13.20 lacs to 48 students). Further during the year contribution of Rs 3.28 lacs was received towards the Corpus Fund.

Apart from education assistance, the Association has started giving soft loans to students to buy laptop and to members for attending any additional professional courses.

Career Guidance for 10th and 12th Grade Students

A program was organised to encourage students of 10th and 12th Grade to pursue CA Course on 19th June 22, at Shishuvan School, Matunga. CA Dayaniwas Sharma (Chairman of Board of Studies ICAI), CA Gautam and CA Priti Savla enriched students with CA curriculum and changes being proposed by Institute.

7. NEWS & VIEWS COMMITTEE



Convenor - CA Girish Maru
Jt. Convenor - CA Shreya Nagda
Chairman - CA Ketan Rambhia
Advisor - NA

With an intent to make the journal of the Association more contemporary and lively and to have 360 degree approach to a particular subject, following efforts were taken during the year:

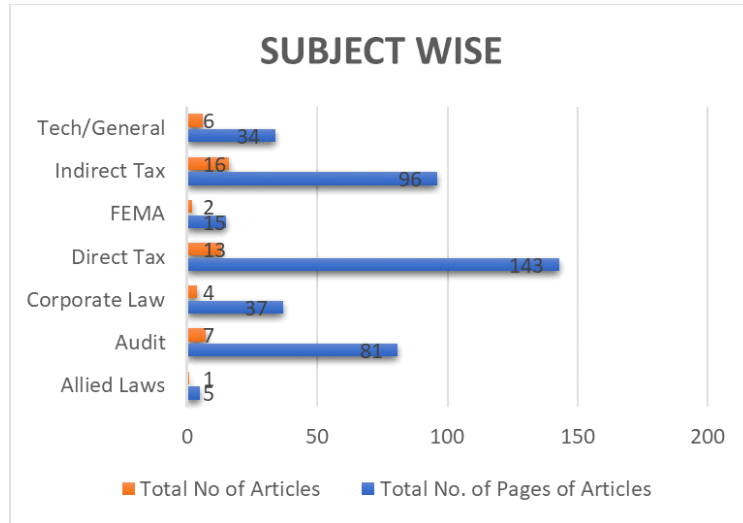
- Theme based issues
- Changing font and style of issue.
- Uploading of articles on LinkedIn by tagging the contributor

We continued with the release of e-Journal, instead of releasing the physical Journal. The monthly issue of News & Views is uploaded on Association's Website www.cvoca.org as well as soft copies are circulated on various WhatsApp groups of CVOCA Members and the general public along with social media handles at Twitter, Facebook, LinkedIn, Instagram and Telegram Channel. An archive of old issues is available on Association's website.

The Journal has covered the following Theme from August 2022 to June 2023.

Month	Theme
July, 22	Taxation of Partnership Firm / LLP
August, 22	Sector - Construction Indus.
September, 22	Audit-Companies Act-Stat Audit/CARO/Tax Audit
October, 22	Contravention, Penalty and Prosecution under Various Law
November, 22	GST
December, 22	Useful Tech Tools for CAs
January, 23	Bank Audit & CSR
February, 23	GST Assessment, Demand & Recovery
March, 23	Union Budget -2023
April, 23	SQC & Standards on Auditing
May, 23	GST - Analysis of Few Sectors
June, 23 (proposed)	Income Tax important Issues.

Analysis of Articles and Columns in News & Views for the period of July 2022 to June 2023:



The spread of topics has generally been balanced between direct tax, indirect tax and audit. Direct tax related topics have featured for maximum of 143 out of 411 pages (~33% of total pages). In terms of the number of articles, Indirect Tax had maximum articles with 16 out of total of 49 articles (~33% of the total articles)

In all we had more than 50 unique contributors of which ~20% were female contributors.

Newer Members and Students were encouraged to contribute more. We thank to all contributors for articles, updates on regular topics, case laws and supporting us with quality content on timely manner.

8. CAPITAL MARKET COMMITTEE



- Convenor** - CA Umang Soni
- Jt. Convenor** - CA Paras Maru
- Chairman** - CA Champak Dedhia
- Advisor** - CA Sudhir Bheda

The Capital Markets have attracted a wide audience after the outburst of Covid. There has been increased participation from Retail Customers ranging from different age groups and with different patterns of Trading or Investment. Capital market gives opportunities to earn as well as at the same time it is equally risky.

Technical Analysis Course

This year, the committee had an in-person Technical Analysis Course 2.0 with a new speaker Mr. Kunal Rambhia. Kunal has featured in various news channels regularly. The course was open to the public and spread out over 3 weekends i.e. 5 Days of Training and have a different perspective to Long Term Investing through Chart Patterns.

In all 12 participants attended the program. Such a program also helps the association with fund raising.



Other seminars and programs for members:

The committee had further organized various other programs with the perspective to bring awareness among its members and to get them knowledge on the current happenings in the capital markets. All the programs were very well received and appreciated by all the participants.

Particulars	Speakers	No of Participants
Meeting on Potential Investment Opportunities & India's Growth Story	CA CFA Vineet Gala CA Sudhir Bheda	90
Webinar on Demystify Algorithmic Trading	Mr. Vivek Gadodia	50

9. YOUNG AND INDUSTRY MEMBERS EMPOWERMENT COMMITTEE



- Convenor** - CA Deep Chheda
Jt. Convenor - CA Parin Gala
Chairman - CA Paras Savla

With an aim to bring connect amongst the young members and to encourage networking, the YIMEC Committee of CVOCA has organized the following events:

Turf Football Tournament

Football fever was at its peak due to FIFA World Cup 2022. Keeping the enthusiasm, the committee organised the first-ever Turf Football Tournament at Universal School Turf, Tilak Nagar for members and students on 21st January 2023. 64 players participated within 8 sponsoring teams.

Following team participated:

1. Neetnav Nighthawks – Navin & Associates – **Winners**
2. GBCA FC – GBCA Associates LLP – **Runners up**
3. CGCA Clevers – CGCA Associates LLP – Semi-finalists
4. Dhruva Dappers FC – Dhruva Advisors LLP – Semi-finalists
5. DPS United – DPS & Co.
6. KPB United – KPB & Associates
7. SAM Strikers – Shah & Modi
8. DDA ki Dhammal – Dalal & Doctor Associates

The committee also organised a friendly match and couple of penalty shootouts between Committee Members and their spouses where everyone shared a light moment with the CVOCA family.

Other initiatives: Apart from the football tournament, the committee also organised in following programs:

Date	Venue	Topic	Speaker	Participation
6 th July,	Online	Unconventional CA – Investment in Start-ups	CA Mitesh Shah	70 on Zoom 100+ on YT
30 th Oct, 2022	Andheri Sports Complex	WIRC Turf Cricket Tournament	NA	10 Players represented CVOCA

Participation in Kutchi Marathon:

CVOCA participated in the Royal Diamond Kutchi Marathon on 12th February 2023, with more than 35 members participating in multiple categories. 10 core group members also took part in the 1km dream run where various activities of the Association were exhibited in front of 6,500 participants of the marathon from the Kutchi community.









10. SOCIAL MEDIA COMMITTEE



- Convenor** - CA Ami Chheda
Jt. Convenor - CA Pooja Dedhia
Chairman - CA Rahul Nagda

About Programs:

Social Media today plays a very important role in terms of knowledge sharing, growth, real time updates, staying connected across the globe, reaching out to people and the list can go on. Keeping this in mind, CVOCA is always on a look out to adopt the best technology practices and increase its social media presence in order to maximise its reach by connecting to its existing and new members (especially the millennials) and spread the benefits to our community at large through various programs and campaigns. A gist of our presence on the social media is given below:

 <h3>WHATSAPP</h3> <ul style="list-style-type: none"> • Out of Mumbai (65) • South Mumbai (409) • Malad to Bandra (346) • Borivali to Virar (309) • Ghatkopar (233) • Mulund (321) • Thane, Dombivali (236) • CA Students 1 (358) • GST Beginners batch (179) • GST Learners batch (178) • GST Advanced batch (151) • Members in Industry (188) • Techno Clinic (232) • Alumni (54) • Wealth Creation (396) • RERA (178) • Online Youth RRC (186) • Core Group (150) • CVOCA Community Groups • Public Update (1871) • Members & Family (659) 	 <h3>INSTAGRAM</h3> <ul style="list-style-type: none"> • Page details - https://www.instagram.com/cvocain/ • CVOCA's recently initiated platform • 463 Followers (141 new) (maximum are millennials and young CAs/ Css) • 190+ Posts consisting of details of programs, News & Views, Monthly compliance planner, youtube links, representations, festive wishes etc. in this term 	 <h3>FACEBOOK</h3> <ul style="list-style-type: none"> • Page details - https://www.facebook.com/CVOCAAssociation • 1,300+ likes • 1,400+ Followers • 200,000+ reach for posts in this term • 16,800+ engagements for post in this term • 100+ Posts consisting of details of programs, News & Views, Monthly compliance planner, youtube links, representations, festive wishes etc. in this term 	 <h3>TWITTER</h3> <ul style="list-style-type: none"> • Page details - https://twitter.com/cvocain • 1104 Followers (86 new followers) • 100+ Posts consisting of details of programs, News & Views, Monthly compliance planner, youtube links, representations, festive wishes etc. in this term
 <h3>LINKDEN</h3> <ul style="list-style-type: none"> • Profile details - https://www.linkedin.com/in/cvoca-association-902276a4/ • 955 connections (270 new connections) • 100+ Posts consisting of details of programs, News & Views, Monthly compliance planner, youtube links, representations, festive wishes etc. in this term 	 <h3>LINKDEN</h3> <ul style="list-style-type: none"> • Page details - https://www.linkedin.com/company/83030474/admin/ • 334 Followers • 35+ Posts consisting of details of programs, News & Views, Monthly compliance planner, youtube links, representations, festive wishes etc. in this term • New initiative of creating a LinkedIn PAGE 	 <h3>TELEGRAM</h3> <ul style="list-style-type: none"> • Page details - https://t.me/cvoca • 2 CVOCA groups • 750 members • Announcement of various programs. • Daily sharing of news headlines in various newspapers 	 <h3>YOUTUBE</h3> <ul style="list-style-type: none"> • Page details - http://bit.ly/cvocayt • 6,197 Subscribers (447 new subscribers) • Videos of various programs uploaded. • Two of our videos got 7.8K & 2.8K views respectively

Regular Update with our Website– www.cvoca.org

CVOCA website is regularly updated with:

- a. CVOCA News & Views, Presidents Communication on monthly basis
- b. Updation of monthly compliance of due dates.
- c. Updation of YouTube links of every public program
- d. Updation of Resource material of every public program
- e. Revamping and upgradation of the website is under process

Other Events / Initiatives

- a. Considering a greater reach and business use of the LinkedIn App, we have made a separate page of our own CVOCA Association on LinkedIn. Another benefit of LinkedIn page is that it helps in running ads of the Association. We regularly post about our News & Views, Event details and other similar matters relating to public awareness.

Tie-ups

The committee during the year tied up with following softwares for discounted prices for the members of CVOCA.

1. GrossBlock: Web based Fixed Assets and Depreciation Calculation System
2. Proactly: Web based Compliance & Task Management System
3. Schedule III and Balance Sheet Automation Tool
4. BrainSmart Tally Customisation and Excel Automation
5. "Jamku" – an office Management Software for IT, TDS, GST compliances dates

The Committee has also tied up with "The Great Escape Water Park" for a discounted price for CVOCA members.



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11. 50TH YEAR CELEBRATION COMMITTEE



Convenor - CA Viral Satra

Chairman - CA Dinesh Ghalla

CVOCA is celebrating its 50th year. With the intent to celebrate the golden jubilee year of Professional Excellence of the association, a 50th year celebration committee was formed and various initiatives and programs were organized as part of 50th year celebrations of the association.

1st July was considered to be deemed the date of formation of the association and hence it was decided that the 50th year will be celebrated for 18 months starting from 1st July 2022 to 31st December 2023.

Below activities were carried out during the year:

Jan Jangruti Abhiyaans:

With the intent of creating financial literacy awareness among people, it was decided to organise 18 programs over 18 months on various topics by going to the interior suburbs of Mumbai. Till now under 50th Year Committee 5 such programs were been organized.

Date	Venue	Topic	Speaker	Participation
22 nd July 2022.	Yogi Sabagruha Dadar	Investment in Equity-Rights and Responsibilities	Mr. Yogesh Bambardekar, Mr. Sanjay Nunes.	80
21 st August 2022.	Prabodhankar Thackeray Auditorium, Borivali	Will Nomination and Succession Planning	CA Toral Shah	180 +
13 th November	Dombivali	Life Insurance - Necessity and Complexity	CA CFP Rajesh Gada	30+
29 th January 2023.	Shishukunj Hall, Mulund	Home Buyers – Rights under RERA and Provisions under Income Tax Act	CA Ashwin Shah & CA Nilesh Dedhia	160+
18 th March 2023.	Online on Zoom	Provisions for NRI Diaspora under FEMA and Income Tax	CA Manoj Shah	220+

Apart from the above 5 programs undertaken by 50-year committee, the program committee also organised 3 programs on various financial literacy related programs.

CVOCA Hall Free to KVO Trusts and Sansthas:

As part of 50th year celebrations, it was agreed to give D. R. Ghalla Memorial Hall free to KVO Trusts, Sansthas and Mahajans of various villages for their meetings. During the year 8 such sansthas on 11 occasions have taken benefit of the same from 1st July till date.

The details of the same are as under:

Date	Name of Sanstha
10 th Aug, 2022	Shri Kutch Koday Jain Mahajan
23 rd Aug, 2022	Shri Mokha Mumbai Sarvodaya Samaj
10 th Sep, 2022	Kutch Nanikhakhar V. O. Jain Charitable Trust
22 nd Sep, 2022	Ratadia Aath Koti Nani Paksh Jain Sangh
19 th Nov, 2022	Shri Kutch Koday Jain Mahajan
24 th Dec, 2022	Kapaya Athkoti Moti Paksh Sangh
14 th Jan, 2023	Shree Kutch Godhara Sahayak Mandal
15 th Feb, 2023	Shri Kutch Koday Jain Mahajan
27 th Feb, 2023	Vishal Mataji Bhavik Mandal, Godhara
28 th Feb, 2023	Salia Bhavik Sangh
26 th Apr, 2023	Shri Patri Sarvodaya Samaj

CVOCA Trust Clinic:

Another initiative undertaken as part of 50th year celebrations was to start a free clinic for Trusts, Sansthas, Mahajans of our community to check whether they are ensuring compliance with trust related laws and regulations or not.

Till now 2 specific inquiries were received from Behna Trust and Shri Versova Shwetambar Murtipujak Jain Sangh. Both the trust approached with some specific queries and Past President CA Ketan Gada and CA Sunil Dedhia had guided them for the same.

Other Special Initiatives and Programs:

An Evening with Wealth Creators:

On 23rd November a special event was organized at Yogi Sabhagruha “An Evening with Wealth Creators” wherein CVOCA felicitated 5 KVO families who had featured in the Rich List of 2022 published by IIFL Wealth Hurun. CVOCA felicitated Navneet Family, Shri Chandrakant Valabhji Gogri Family - Aarti Group of Cos., Shri Rajendra Vallabhji Gogri Family – Aarti Industries, Shri Jayant Shamji Chheda Family – Prince Pipes and Shri Munjal and Shri Sharad Virji Shah Family – Paras Defence.



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All 5 families spoke about their journey and success stories and inspired more than 1200 people who had attended the event. The event was also live on YouTube and till date it has garnered 7800+ views on YouTube.

The event changed the public perspective towards CVOCA and garner a major image makeover.

Saathi Haath Badhana:

To celebrate 50th year of our association, a unique charity drive named – **SAATHI HAATH BADANA** was launched. As part of the charity drive effort was to mobilize and encourage our members to contribute to charities and religious institutions of their choice during this pre-defined period. The brief of the scheme is as under:

- Members decide their own charity including amount and trust. All Charitable, Religious and Village Organisations are covered.
- Period - 1 July, 2022 to 31 March, 2024
- Members Just need to update own commitment and donation details on CVO CA dedicated portal.

The said charity drive was launched on 20th December 2022 at Narayanji Shamji Wadi (Matunga) with a key address by CA Vallabh Bhansali and CA Prof J K Shah.

As on May-2023 end, 59 members have updated their Commitment, Donation and time spent. Details of same is as follows.

- Total Commitment by 59 Members – Rs 6.01 Crs
- Details of Donation Done by Members – Rs 1.13 Crs
- Time Contribution by Members – 800+ Hrs (Non-monetary)

For further details of commitment and charities by our members, visit CVOCA website.

RAMAT JI RAMJHAT:

50th year celebration required a special kind of event, whereby the association can connect to as many as its member. Keeping the objective in mind, a fellowship program which could touch base with all age, sex and capacities, a unique and never before sports extravaganza “**RAMAT JI RAMJHAT**” was organised by 50 Year Celebration Committee jointly with the Membership and Recreation Committee.

The idea of this event was to bring all our members and their family members together and celebrate the 50th year of CVOCA.

For the 2-month long celebration, Mumbai was divided into following 8 Zonal Teams based on the residence of the members:

- MKCA Fighters** – Malad to Kandivali – **Winner team**
- Western Khelaiya** – Borivali and Beyond – **Runner up team**
- Western Warriors** – Bandra to Goregaon
- SOBO Eagles** – Dadar and Beyond
- SOBO jo MOBHO** – Matunga, Sion to Mahim
- Central Suburb Superstars** - Kurla to Vikhroli
- Natu Natu Legends** – Kanjurmarg to Mulund
- The Chapter Log** – Mulund East, Thane, Dombivali Beyond and Navi Mumbai



The event took place over 3 days as under:

Date	Venue	Games	Participation
22 nd April 2022	VDP Turf, Sion	Cricket	325+
23 rd April 2022	Antonio DaSilva Turf, Dadar	Cricket, Lagori, tug-of-war and kids games.	375+
29 th April 2022	Shishuvan School, Matunga	Carrom, Notrum, Master Chef (managed jointly with KVO Wives Forum), Drawing and Clay Moulding, Quiz, Group Games and Board Games.	425+

First time ever, a program was hosted where more than 400+ members of the association with their families participated. The event witnessed registration of 700+ which included members and families. Jam-Packed events for 3 days, kept all the team and members engaged.

Apart from the above sports event, all zonal teams met at their respective location multiple times. All zonal teams had multiple practice and strategy sessions locally. To the best of our estimates, each zonal team would have had a practice session of not less than 25 hours. This has created a unique bonding among the families of members of the association within the zone. Games like Cricket, Notrum and Master Chef drew the special attention of all the members.

Apart from the above games, the event also had activities like Mumbai Meri Jaan – a Photography Competition, Pot Party Competition, Name, Logo and Tagline Competition.

CVOCA Gyan Ganga:

Another initiative started as part of 50th Year celebration was to create awareness amongst the public by publishing key pointers on important topics relating to Financial Literacy in Khabar Patrika. Accordingly, 3 publications were published on the below topics in Khabar Patrika:

- A. Will, Nomination and Succession Planning
- B. New Provisions regarding the maintenance of Books of Accounts by Charitable Institutions (including religious/education trusts).
- C. Dos and Don'ts while buying an Immovable Property.

Apart from above 3 circulations, Publication, Representation and Training Committee also published 3 public awareness articles in timely manner in KVO Khabar Patrika.





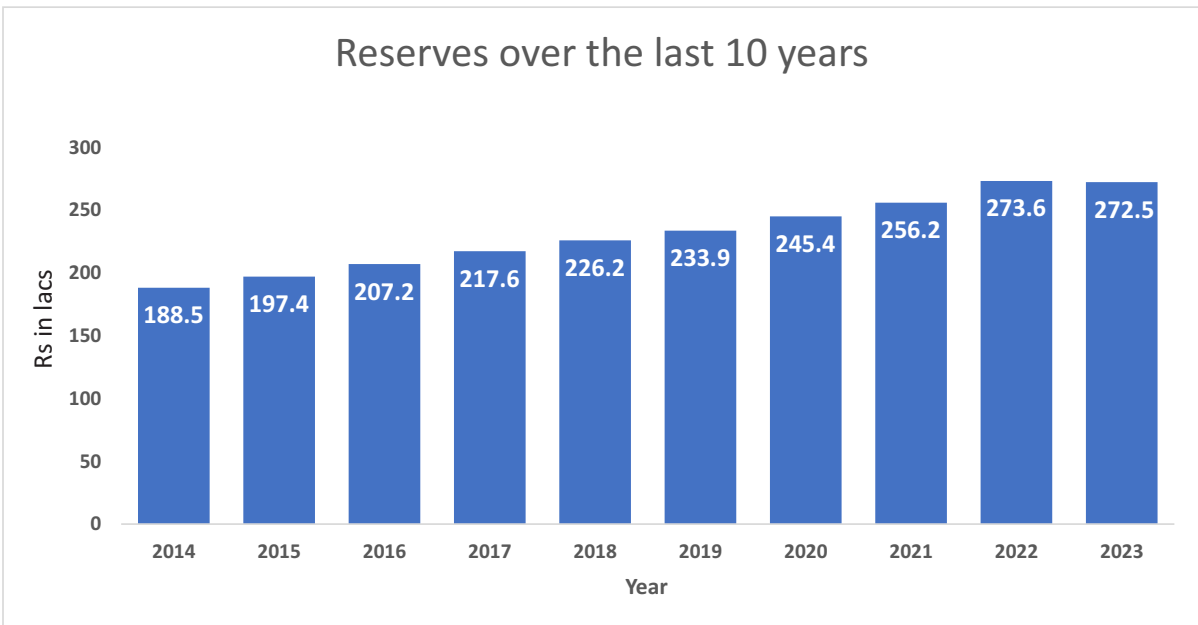
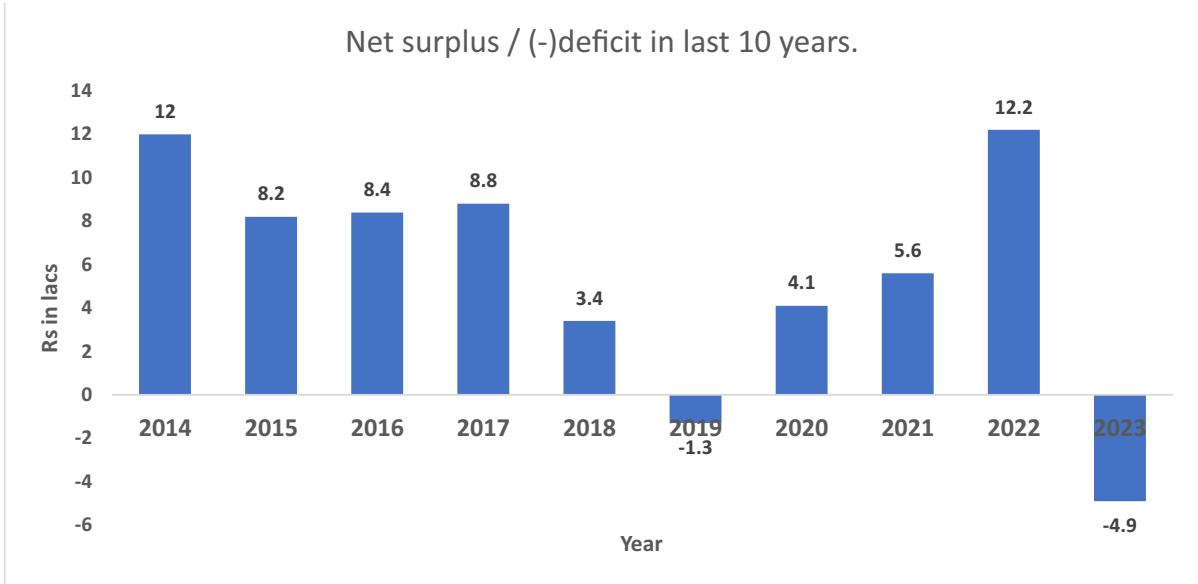
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We acknowledge with gratitude the valuable support of -

Audit Firm	CA Nitin Maru and CA Ekta Satra	Professionals	Speakers, Group Leaders, Paper Writers, Update & Article writers, Moderators, Compilers, Reviewers, etc
Sponsors, Advertisers	Mitsu Chem Limited and Inventure Securities	@ Association	Members, Past Presidents, Student Members.
Coaching Institutes	7 Classes for granting concessions to needy students.	@ CVOCA	Office Staff, Core Group members,
Social Organisation	KVO Mahajan, Sthanakvasi and Deravasi Mahajan and Shishuvan School - Matunga		

For and on behalf of the Managing Committee

Sd/-
CA Ameet Mahendra Chheda
(President)
Mumbai, 31st May 2023

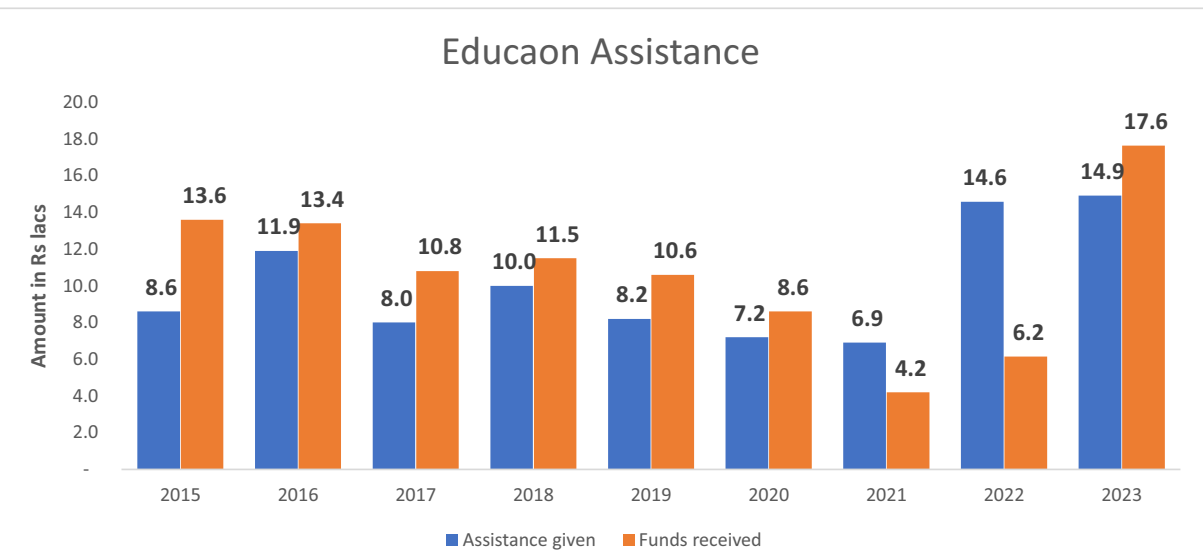




C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION



* After due reconciliation



NITIN MARU AND ASSOCIATES

Office No. 103/104, Flora Point, S. N. Road, Mulund (W), Mumbai - 400080
EMAIL : nmmaru@gmail.com, (O) 25610284 / 25670284

INDEPENDENT AUDITOR'S REPORT

**To the members of
CVO Chartered and Cost Accountants Association.**

Opinion

We have audited the financial statements of CVO Chartered and Cost Accountants Association (Regn No. F-14285 (BOM)), (the entity), which comprise the balance sheet as at 31st March, 2023, and the Income and Expenditure account, for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at 31st March, 2023, and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs and results of operations of the entity in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standard on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also :

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the trust to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements**We further report that:-**

- a) The accounts are maintained regularly and in accordance with the provisions of The Maharashtra Public Trust Act, 1950 (the Act) and the Rules.
- b) The receipts and disbursements are properly and correctly shown in the accounts.
- c) The cash balance and vouchers in the custody of the Treasurer on the date of audit were in agreement with the accounts.
- d) All books, deeds, accounts, vouchers or other documents or records required by us were produced before us.
- e) A register of movable and immovable properties is properly maintained and the changes therein are communicated from time to time to the regional office.
- f) All the necessary information required by us has been furnished to us by the Treasurer whenever called upon.
- g) No property or funds of the Trust were applied or any object or purpose other than the object or purpose of the Trust.
- h) The amounts which are outstanding for more than one year and written off during the year is as under:

Particulars	Amount
Hall Rent Deposit	51,000
Advertisement Income Receivable	90,000
Total	1,41,000

- i) The money of the Trust has not been invested contrary to the provisions of Section 35 of the Act.
- j) There is no alienation of the immovable property contrary to the provisions of Section 36 of the Act.
- k) So far as it is ascertainable from the books of accounts and according to the information and explanation given to us by the Treasurer, there were no special matters which are required to be brought to the notice of the Deputy Charity Commissioner.
- l) So far as it is ascertainable from the books of accounts and according to the information and explanation given to us there were no cases of irregular, illegal or improper expenditure or failure or omission to recover money or other properties belonging to the Trust or of loss, waste of money or other property thereof.
- m) The Budget has been filed in the Form provided by Rule 16 A.
- n) The maximum and minimum of the members of the Managing Committee is maintained.
- o) The Meetings are held regularly as provided in Rules & Regulations.



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

- h) The Minutes Books of the proceedings of the meeting is maintained.
- i) None of the members of the Managing Committee have any interest in the investments of the Trust.
- j) None of the members of the Managing Committee is a debtor or a creditor of the Trust.
- k) No irregularities were pointed out by the Auditors in the accounts of the previous year.

We certify that the amounts of contributions of Rs. 47,000/- received for Life membership fee and Rs. 3,28,800/- received for Corpus Fund, are claimed as contributions towards Corpus are contributions received during the year with the specific directions that they shall form part of the Corpus of the Public Trust as an Earmarked Fund of the Capital nature.

We have verified all the communications in writing received from the Donors to that effect and have satisfied ourselves that such Donations are towards Corpus within the meaning of explanation and u/s. 58 of The Maharashtra Public Trust Act, 1950 and are invested in accordance with the provisions of the said Act.



**NITIN MARU & ASSOCIATES
CHARTERED ACCOUNTANTS
(FIRM REGN NO. 114022W)**

Sd/-

**(CA NITIN M. MARU)
MEMBERSHIP NO. 037987
PROPRIETOR
UDIN: 23037987BGYCHK5200**

Place : Mumbai
Date : 16th May, 2023



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

SCHEDULE - IX [Vide Rule 17(1)]

C. V. O. CHARTERED AND COST ACCOUNTANTS' ASSOCIATION

Regn No. F-14285 (BOM)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2023

EXPENDITURE		31.3.2023 Rs.	31.3.2022 Rs.	INCOME		31.3.2023 Rs.	31.3.2022 Rs.
<u>To Expenditure in respect of Properties</u>							
Rates, Taxes, Cesses	-			By Rent		152,500	-
Repairs and Maintenance	22,144						
Salary	-						
Insurance	-			" <u>Interest On</u>			
Depreciation (by way of Provision or adjustments)	26,936			Bank Interest Saving A/c	15,507		
Other Charges	-	49,080	50,498	Interest on Deposit - BOI	261,255		
				Interest on Deposit - HDFC	1,016,626		
" Establishment Expenses (As per schedule 'J')		1,108,101	476,238	Interest on Deposit - PNB	96,012	1,395,036	1,593,820
				Interest on IT Refund	5,636		
" Remuneration to Trustees		-	-	" Income from other sources (in details as far as possible)		1,463,706	863,058
" Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any		-	-	(As per Schedule 'L')			
" Legal Expenses		-	-	" Donations Received		1,93,308	127,610
" Audit Fees		-	-	" Sundry Balances Written Back		-	-
" Contribution to Charity Commissioner		-	-	" Other Income		2,065	1,230
" <u>Amount written off</u>				" Deficit carried over to Balance Sheet		490,498	
(a) Bad debts	-						
(b) Loan Scholarship	-						
(c) Irrecoverable rents	-						
(d) Other Items	141,000	141,000	-				
" Depreciation		18,337	13,079				
" <u>Expenditure on objects of the trust</u>							
(a) Religious	-						
(b) Educational							
(As per schedule 'K')	2,380,595						
(c) Medical Relief	-						
(d) Relief of poverty	-						
(e) Other charitable objects	-	2,380,595	824,055				
" Surplus carried over to Balance Sheet		-	1,221,848				
		3,697,113	2,585,718			3,697,113	2,585,718

Notes to and forming part of the accounts Schedule- 'M'

AS PER OUR REPORT OF EVEN DATE

FOR NITIN MARU & ASSOCIATES

CHARTERED ACCOUNTANTS

(Firm Registration No. 114022W)

Sd/-
NITIN M. MARU
PROPRIETOR / AUDITOR
M. NO. 037987
PLACE : MUMBAI
DATE : 16.05.2023



FOR C.V.O. CHARTERED AND COST ACCOUNTANTS' ASSOCIATION

Sd/-
(CA AMEET CHHEDA)
PRESIDENT

PLACE : MUMBAI
DATE : 16.05.2023

Sd/-
(CA VINIT GADA)
SECRETARY

Sd/-
(CA HARSH DEDHIA)
TREASURER

SCHEDULE FORMING PART OF BALANCE SHEET

SCHEDULE - 'A'			
DETAILS OF TRUST FUND OR CORPUS FUNDS			
Previous Year 2021-2022	PARTICULARS	DONATION RECEIVED DURING THE YEAR	Current Year 2022-2023
29,00,701	Corpus Fund Balance as per last b/sheet	328,800	3,229,501
9,83,000	Life Membership Fund Balance as per last b/sheet	47,000	1,030,000
38,83,701	TOTAL	375,800	4,259,501

SCHEDULE - 'B'		
DETAILS OF EARMARKED FUNDS		
Previous Year 2021-2022	PARTICULARS OF EARMARKED FUNDS	Current Year 2022-2023
75,000	- Late Shri Devchand Rawji Ghalla Prize Fund Balance as per last b/sheet	75,000
25,000	- M/s Damji Merchant & Co Prize fund Balance as per last b/sheet	25,000
17,34,504	Office Premises Fund Balance as per last b/sheet	17,34,504
97,501	Library Fund Balance as per last b/sheet	97,501
1,15,49,159	CA Shri Shantilal Vershi Kheraj Haria Educational Assistance Fund Balance as per last b/sheet	1,15,49,159
1,34,81,164	TOTAL	1,34,81,164

SCHEDULE - 'C'		
DETAILS OF OUTSTANDING EXPENSES		
Previous Year 2021-2022	PARTICULARS	Current Year 2022-2023
2,030	Electricity Expenses Payable	2,830
530	Tea Coffee Expenses Payable	-
3,663	GST Payable	19,285
-	TDS Payable	4,395
6,223	Total	26,510

SCHEDULE - 'E'		
DETAILS OF INVESTMENTS		
PREVIOUS YEAR 2021-2022	<u>PARTICULARS</u>	CURRENT YEAR 2022-2023
16,715,000	HDFC Limited - Fixed Deposit	15,800,000
5,362,791	Fixed Deposits with BOI	7,080,843
1,450,000	Fixed Deposits with PNB	1,450,000
2,35,27,791	Total	24,330,843

SCHEDULE - 'F'		
DETAILS OF OTHER ASSETS		
PREVIOUS YEAR 2021-2022	<u>PARTICULARS</u>	CURRENT YEAR 2022-2023
63,328	Silver Coins	196,161
63,328	Total	196,161

SCHEDULE - 'G'		
DETAILS OF EDUCATIONAL ASSISTANCE LOANS		
PREVIOUS YEAR YEAR 2021-2022	<u>PARTICULARS</u>	CURRENT YEAR YEAR 2022-2023
613,234	Opening Balance	1,938,097
1,458,813	Add - Scholarship Loan given during the year	1,491,711
2,072,047		3,429,808
133,950	Less - Scholarship Loan received back during the year	1,435,127
1,938,097	Closing Balance	1,994,681

SCHEDULES FORMING PART OF BALANCE SHEET

Schedule : D : FIXED ASSETS & DEPRECIATION

IMMOVABLE PROPERTIES PARTICULARS		GROSS BLOCK		DEPRECIATION			NET BLOCK			
		AS ON 1.4.2022	ADDITION	AS ON 31.3.2023	UP TO 31.3.2022	FOR THE YEAR	DEDUCTION	UP TO 31.3.2023	AS ON 31.3.2023	AS ON 31.3.2022
	5%	1,356,250	-	1,356,250	817,527	26,936	-	844,463	511,787	538,723
Office Premises (at Dadar)										
Total (A)		1,356,250	-	1,356,250	817,527	26,936	-	844,463	511,787	538,723
Previous year		1,356,250	-	1,356,250	789,173	28,354	-	817,527	538,723	567,077

MOVABLE PROPERTIES PARTICULARS		GROSS BLOCK		DEPRECIATION			NET BLOCK			
		AS ON 1.4.2022	ADDITION	AS ON 31.3.2023	UP TO 31.3.2022	FOR THE YEAR	DEDUCTION	UP TO 31.3.2023	AS ON 31.3.2023	AS ON 31.3.2022
Furniture	10%	197,948	-	197,948	162,212	3,574	-	165,786	32,163	35,736
CCTV Camera	15%	14,407	-	14,407	7,451	1,043	-	8,494	5,913	6,956
Mobile Phone	15%	6,000	-	6,000	3,737	399	-	4,076	1,925	2,263
P.A. System	15%	17,150	-	17,150	15,625	229	-	15,854	1,296	1,525
Water Purifier	15%	6,340	-	6,340	6,184	23	-	6,207	134	156
Projector & Printer	15%	88,230	-	88,230	71,876	2,453	-	74,329	13,900	16,354
Air Conditioners	15%	114,463	-	114,463	92,602	3,279	-	95,881	18,581	21,861
Computer & Printer	40%	77,462	6500	83,962	77,403	2,624	-	80,027	3,935	59
Laptop	40%	26,600	22,500	48,850	26,508	4,487	-	30,995	17,855	92
Tripod Screen	15%	5,950	-	5,950	4,955	149	-	5,104	845	995
Ceiling Fan	15%	1,078	-	1,078	162	137	-	299	779	916
Total (B)		555,628	28,750	584,378	468,715	18,337	-	487,052	97,326	86,913
Previous year		554,550	1,078	555,628	455,636	13,079	-	468,715	86,913	98,914

Total (A)+(B)		1,911,878	28,750	1,940,628	1,286,242	45,273	-	1,331,515	609,113	625,636
Previous year		1,910,800	1,078	1,911,878	1,244,809	41,433	-	1,286,242	625,636	665,991

SCHEDULE - 'H'		
DETAILS OF RECEIVABLES		
PREVIOUS YEAR 2021-2022	<u>PARTICULARS</u>	CURRENT YEAR 2022-2023
47,392	Income Tax Refund (A.Y. 2021-22)	11,886
41,228	Income Tax Refund (A.Y. 2022-23)	-
-	Income Tax Refund (A.Y. 2023-24)	66,891
1,550	Patrika Advertisement Expenses -Advance	2,539
		-
90,170	Total	81,316

SCHEDULE - 'I'		
DETAILS OF OTHER INCOME RECEIVABLE		
PREVIOUS YEAR 2021-2022	<u>PARTICULARS</u>	CURRENT YEAR 2022-2023
90,000	Advertisement Income Receivable	-
90,000	Total	-



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

SCHEDULE - 'J'		
ESTABLISHMENT EXPENSES		
PREVIOUS YEAR 2021-2022	HEAD OF EXPENSES	CURRENT YEAR 2022-2023
38,024	Advertisement Charges	20,050
31,771	AGM Expenses	504,685
627	Bank Charges	4,587
15,262	Conveyance	8,510
10,498	Electricity Expenses	20,150
7,233	GST Expenses	-
530	Office Expenses	5,709
3,200	Pest Control Charges	3,300
8,367	Platform Fees (Razorpay charges)	8,076
2,454	Printing & Stationery Expenses	7,205
700	Professional Tax	-
6,118	Refreshment Expenses	895
20,621	Repairs and Maintenance Expenses	26,750
282,500	Salary & Bonus	462,643
1,534	Staff Insurance	1,570
15,402	Telephone, Mobile & Internet Expenses	9,028
240	Transportation & Courier Charges	415
29,343	Website, IT Platform & App Charges	22,700
1,814	Miscellaneous Exp	1,828
476,238	Total	1,108,101

SCHEDULE - 'K'		
EXPENSES ON THE OBJECTS OF THE TRUST		
PREVIOUS YEAR 2021-2022	PARTICULARS	CURRENT YEAR 2022-2023
138,525	News Bulletin Expenses and Miscellaneous Exp	132,000
	Seminars	
-	Seminar on Budget 2023	133,055
42,640	Seminar on Budget 2022	-
15,830	Seminar on Capital Market	8100
15,900	Karvera Atapta Expenses	13,500
-	Public Program - Alternate Investment Options by Vijai Mantri & Naushad Panjwani	120,802
-	Public Program - Prevention of Cyber Frauds by Sachin Dedhia	18,933
-	Public Program - Law relating to Trusts & Trustees	7,130
-	Seminar on Investment in Startups	9,766
17,550	Shaishanik Jagruti Abhiyan	15,300
9,250	Seminar on Impact of Macro Economic Factors on Indian Economy	-
32,545	Career Counselling / Guidance	-
15,700	Public Program - Subsidies, Funding & Other Benefits for MSME Sector - 24-04-2022	-
8,100	Public Program - How to boost 100% Natural Immunity in Challenging times - M	-
8,100	Public Program - Health Insurance in Challenging Times - Mr Mehul Pujara	-
15,200	Public Prog - Share if you care - CFP Rajesh Gada	-
15,900	Public Prog - Recovery of Business Dues	-
17,535	Public Program - Know Your Real Estate	-
18,928	Public Program - Importance of Emotional & Mental Health	-
3,650	Program on Breaking Market Myths -by Nimesh Chandan	-
5,821	Programme on Fitness Challenge	-
600	Seminar on HR policies @ CA Office	-
1,200	Seminar on Paperless Office	-
	50th Year Celebration Expenses	
	Public Programs	
-	Investment in Equity : Rights and Responsibilities of Investors - 22.07.22	79,739
-	Will, Nomination and Estate Planning - 21.08.22	36,527
-	Do's and Don't's while buying an immovable property 15.10.22	108,220
-	Life Insurance: Necessity and Complexity 13.11.22	23,142
-	An Evening with Wealth Creators 23.11.22	552,382
-	Saathi Haath Badhana - 20.12.22	257,991
-	Hassle free loans for MSME - 17.01.2023	68,155
-	Rights of Customer under RERA - 29.01.23	50,890
-	Provisions for NRI Diaspora under FEMA - 18.03.2023	15,500
	Publications	
-	Will & Nomination on - 07.09.22	4,500
-	17AA Trust Rules on - 15.09.22	4,500
-	Dos and Donts while buying immovable property - 28.10.22	4,500
-	Publication on RERA - 13.11.22	8,000
	Special Advertisements	
-	Advertisement of 50th Year Celebration- 01.07.22	8,300
-	Advertisement of Trust Clinic - 18.09.22	2,650
-	Advertisement of Trust Clinic & Rent Free Hall- 15.01.23	2,000
-	Other Expenses	14,000
	Expenses on Student Program	
41,450	Student Felicitation	122,640
26,160	Student Seminar	62,939
	Workshops/RRC / Industrial visit	
46,646	Workshop on GST Accountant Course	103,295
-	Workshop on Technical Analysis	96,022
-	Workshop on Basics of Power BI	5,900
80,396	Industrial Visit Expenses	72,048
28,895	Workshop on TDS	-
3,740	Online Youth RRC - Udaan Beyond Eternity	-
-	Student RRC	35,733
-	GST Study Group	275
	Others	
100,541	Budget Book 2022 Expenses	-
-	Budget Book 2023 Expenses	107,004
48,600	CVOCA Vacancy Advertising	68,706
64,653	CVOCA Premier League Expenses	-
-	CVOCA Football Tournament	6,450
824,055	Total	2,380,595



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

SCHEDULE - 'L'		
INCOME FROM OTHER SOURCES		
PREVIOUS YEAR 2021-2022	PARTICULARS	CURRENT YEAR 2022-2023
	Seminars	
	Seminar on Budget 2023 (Sponsorship)	110,000
50,000	Seminar on Budget 2022 (Sponsorship)	-
35,000	Seminar on Impact of Macro Economic Factors on Indian Economy (Sponsorship)	-
	Seminar on Alternate Investment Options(Sponsorship)	70,000
	Seminar on Investments in Equity: Rights& Responsibilities(Event Support)	70,000
	Seminar on Do's and Don't's while buying an immovable property (Sponsorship)	80,000
	Seminar on Rights of Customer under RERA (Sponsorship)	15,060
	Workshops/RRC / Industrial visit	
214,792	Workshop on GST	303,750
-	Workshop on Technical Analysis Course	128,000
-	Workshop on Basics of Power BI	13,500
80,000	Income from Industrial Visit	77,500
87,257	Workshop on TDS	-
	Other Activities	
	Income from Budget 2023 Book Sale	123,045
123,946	Income from Budget 2022 Book Sale	-
	Income from Student Seminar - Automation of financial statements using Excel	8,700
48,600	Vacancy Advertisement Income	82,350
	Campus Placements Income	2,000
53,500	CVOCA Premier League	-
	Other Income	
155,500	Advertisement Income (for Patrika)	379,000
2,100	Investment Incentive Income	-
9,713	Other Income	801
860,408	Total	1,463,706

SCHEDULE - 'M'NOTES TO AND FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31.03.2023**ACCOUNTING POLICY****1 Method of Accounting**

Mercantile system of accounts is followed using historical cost convention.

2 Investments

Investments are stated at cost of acquisition less permanent diminution (if any).

All investments are long term investments.

3 Fixed Assets

Fixed assets are stated at Historical cost less depreciation.

4 Revenue Recognition

Interest Income : Interest income are recognised in Income and Expenditure Account for all interest-bearing instruments on an accrual basis at applicable interest rate.

Rental Income : Rent income is recognised in Income and Expenditure account on accrual basis.

5 Depreciation

Depreciation is provided on written down value method at rates and as per method prescribed under the prevalent income-tax Rules for the year ended 31-03-2023 as under

Office Premises	5%
Furniture	10%
Books & periodicals	40%
Water Purifier	15%
Computer/Laptop/Printer	40%
P.A. System	15%
Air Conditioners	15%
Mobile Phones	15%
Projector & Printer	15%
CCTV Camera	15%
Tripod Screen	15%

6 Life Membership Fees:

Life Membership Fees are credited to Corpus Fund.

7 Other accounting policies not specifically mentioned above are in accordance with the generally accepted accounting policies

8 The previous year's figures are re-grouped and re-arranged wherever necessary.

9 Contingent Liabilities : NIL (Previous year Nil).

AS PER OUR REPORT OF EVEN DATE

FOR NITIN MARU & ASSOCIATES
CHARTERED ACCOUNTANTS
(Firm Registration No. 114022W)

FOR C.V.O. CHARTERED AND COST ACCOUNTANTS' ASSOCIATION

Sd/-
NITIN M. MARU
PROPRIETOR
M. NO. 037987



Sd/-
(CA AMEET CHHEDA)
PRESIDENT

Sd/-
(CA VINIT GADA)
SECRETARY

Sd/-
(CA HARSH DEDHIA)
TREASURER

PLACE : MUMBAI
DATE : 16.05.2023

PLACE : MUMBAI
DATE : 16.05.2023



C.V.O. CHARTERED & COST ACCOUNTANTS ASSOCIATION

ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2023

FINANCIAL SUMMARY OF ACTIVITIES CARRIED TOWARDS OBJECTS :

(Amt. in Rs.)

Details of the Activities	Current Year 1-4-2022 to 31-3-2023				Net Surplus/ (Deficit)	Previous Year
	Fees Received	Advertisement	Gross Receipts	Gross Expenses		1-4-2021 to 31-3-2022
News Bulletin Expenses	-	-	-	132,000	(132,000)	(138,525)
Public Programme						
Budget 2023	73,045	160,000	233,045	240,059	(7,014)	-
Budget 2022			-	-	-	(19,235)
Budget 2021			-	-	-	2,650
Various Public Programmes*	235,060	-	235,060	1,349,178	(1,114,118)	(14,463)
Students RRC/Study Circle	8,700	-	8,700	98,672	(89,972)	(26,160)
Students Felicitation	-	-	-	122,640	(122,640)	(41,450)
GST Training	303,750		303,750	103,295	200,455	168,146
TDS Workshop			-	-	-	58,362
Technical Analysis Course	128,000		128,000	96,022	31,978	
Power BI Course	13,500		13,500	5,900	7,600	
Capital Market Meets			-	8,100	(8,100)	(28,730)
Industrial Visit	77,500		77,500	72,048	5,452	(396)
Other Activities	85,151	379,000	464,151	152,681	311,470	78,804
Total	924,706	539,000	1,463,706	2,380,595	(916,889)	39,003

***List of Public Programmes organised during th year 2022-23**

Investment in Equity : Rights and Responsibilities of Investors

Will, Nomination and Estate Planning

Do's and Don't's while buying an immovable property

Life Insurance: Necessity and Complexity

An Evening with Wealth Creators

Saathi Haath Badhana

Hassle free loans for MSME

Rights of Customer under RERA

Provisions for NRI Diaspora under FEMA

Alternate Investment Options by Vijai Mantri & Naushad Panjwani

Prevention of Cyber Frauds by Sachin Dedhia

Law relating to Trusts & Trustees



Family Picnic At Dandeli



RRC - Pune



GST RRC



Public Program on Union Budget



Launching of Saathi Haat Badhana



Public Program



Public Program



Public Programmes



An Evening with Wealth Creators



Football Event



Ramat Ji Ramjhat

AGE: 12 years

SIYA RAMBHIA



Winner - Kids Drawing competition at RjR.