



Jamnagar Branch of
Western India Regional Council of
The Institute of Chartered Accountants of India



E- Newsletter for the month of April, 2023



Jamnagar Branch of WIRC of ICAI visit to Gujarat Vidhan sabha, Gandhinagar on 3rd March, 2023, Jamnagar Br Chairman CA. Pratik Chandra presenting memento to Honourable Chief Minister of Gujarat Shri Bhupendra Patel.



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1. Chairperson's Communiqué



Dear Professional Colleagues,

I would like to express my gratitude and Wish you all a successful, happy and healthy financial year 2023-24. In the coming year, we will face many challenges, but I am confident that with your expertise and dedication, we will overcome them.

During this year, we are trying to frame the structure which can help our members to find new professional opportunities, conducting practical workshops on Information technology to conduct routine work in smooth and timely manner and indulging young members in the activities of branch.

We are also planning to start various series where we can brainstorm the topic related to a particular field. The first series we start in the month of March on Current Affairs. We think, it is the most important thing for a professional to have knowledge about the things happening around the globe but the same is underrated so we thought to start with the series.

Also, we celebrated the 22nd Foundation of Jamnagar Branch of WIRC of ICAI. I express my gratitude to the Past Chairmen, Seniors in the profession and Young Members for their commitment and contribution for the growth and development of the branch. As we celebrate this auspicious day, we are delighted to announce some exciting future activities that we have planned for benefit of members and students during the year.

1. Annual Registration Scheme for CPE Program
2. Birthday Wishes to Members via Social Media Platforms and Plant a Tree
3. Special Tie-up with Hospitals and Medical Stores for Special Discount
4. Special Health Check-up Drive for Senior Members
5. Two Days Conference
6. Special counselling program for Students

These are just a few of the exciting activities that we have planned, We will keep you updated on further developments

In the coming months, we will be launching several initiatives to further advance our goals. We will be seeking your input and involvement in these efforts, and we encourage you to share your ideas and feedback with us. Together, we can achieve great things.

For and on behalf of the Team Jamnagar

CA PRATIK CHANDRA

Chairman 2023-24

Jamnagar Branch of WIRC of ICAI



वसुधैव कुटुम्बकम्
ONE EARTH • ONE FAMILY • ONE FUTURE



2. A missing piece in the taxable Life Insurance Policies



It is simple to understand why one should invest in Life Insurance policies. But, it is equally difficult to understand, how these life insurance policies are taxed. The Income Tax Department has amended Section 10(10D) from time to time to cover various kinds of life insurance policies under the tax net. The basic intention of the government to tax these policies is to reduce the tax benefit for : -

- Those High net-worth individuals, who can misuse the exemption provided under Section 10(10D) by investing in policies having large premium contributions and claiming exemption on the sum received under such life insurance policies. or

- Those Insurance policies, which are designed to give investment opportunities as well as risk coverage to Individuals.

To achieve this objective, various life insurance policies are excluded from Section 10(10D) and therefore, the amount received from such policies is taxable.

The gradual amendments in Section 10(10D) to tax life insurance policies have led to a scenario, wherein the tax mechanism is different, for different kinds of taxable life insurance policies. For instance, the amount received from taxable ULIPs is classified under the head “Capital Gain” whereas the amount received from a policy having a premium of more than Rs 5 Lacs a year is classified under “Income from Other Sources”.

It is pertinent to note that for certain taxable life insurance policies the “head of income” is not categorically defined by Income Tax Department. Therefore, a taxpayer or even a tax authority may follow a different tax mechanism for the taxation of such Life insurance policies. Let’s look into the details of how they are taxed and which factors may lead to a difference in tax mechanism.

- **United linked insurance policies (ULIP):** - Amount received from ULIP for policies issued on or after the 1st February 2021, is taxable if the amount of premium payable for such policies exceeds Rs 2.5 Lacs.

These policies were covered under the tax net through Union Budget 2021-22. The amount received from this policy is taxable under the head “Capital Gains” at the rate of 10% for an amount exceeding Rs 1 Lacs like equity-oriented mutual funds.

Accordingly, Section 2(14) which is the definition of “Capital Asset” was amended under Income Tax Act to include such Insurance policies. Further, while calculating the Capital gain the taxpayer can reduce the amount of premium paid from the total amount received from the policy.

- **The premium amount exceeds Rs 5 Lacs:** - Amount received from Life Insurance Policies issued on or after the 1st April 2023, is taxable if the amount of premium payable for such policies exceeds Rs 5 Lacs.

These policies were covered under the tax net through Union Budget 2023-24. The amount received from this policy is taxable under the head “Income from Other Sources” at slab rates. Accordingly, Section 56(2)(xiii) is introduced to tax these policies.

Further, while calculating the Income under IFOS, the taxpayer is eligible to reduce the amount of premium paid for the policy. However, the premium for which the deduction is claimed by a taxpayer under any provisions of the Income Tax Act should not be reduced from the amount received.

- **Premium exceeds 10% or 20% of Capital assured:** -In the case of policies issued on or after April 1, 2012, the maturity proceeds from life insurance policies will be taxable if the premium amount exceeds 10% of the Capital Assured. Similarly, in the case of the policies issued between 01st April 2003 to 31st March 2012, the maturity proceeds are taxable if the premium amount exceeds 20% of the Capital Assured.

The threshold limit was first introduced through Union budget 2003 prescribing the limit of 20% which was subsequently reduced to 10% through Union Budget 2012. The deduction under 80C is available to the policyholder in the year in which the premium is paid. For policies issued after April 1, 2012, the deduction under Section 80C is restricted to 10% of Capital Assured.

For instance, if the capital assured is Rs 10 lakh for a policy issued in 2014, and the premium amount is Rs 2 Lakh, then the deduction of Rs 1 Lakh is only available under Section 80C. Further, the premium paid for these policies will be deducted while calculating the taxable income. The question is under which head of income the amount received from these policies will be taxable?

While taxing these policies, the respective Union Budgets didn't define the head of Income under which these policies will be taxable. Accordingly, it triggers a dilemma; whether it will be taxable under "Capital Gains" or "Income from Other sources". Ideally, section 2(14) i.e. the definition of capital assets only includes ULIPs. In such a scenario, the taxability from these policies will be under "Income from Other sources".

While processing the ITR, the CPC may consider the policies on which TDS is deducted under "Income from Other sources". However, on the contrary, if we refer to the decision given by the Kolkata Tribunal in the case of Bishista Bagchi v. Deputy Commissioner of Income-tax it was held that these policies are taxable under "Capital Gains" and even the indexation benefits were given to taxpayers in this case. A clarification from CBDT on this matter will bring more transparency to the tax mechanism.

To calculate the taxable amount, the amount of premium paid for such taxable life insurance policies is reduced from the amount received. The taxpayer may have also claimed such an amount under Section 80C while paying the premium. Therefore, the deduction for the premium paid can be claimed, twice. However, in the case of life insurance policies where the premium amount exceeds Rs 5 Lacs a year, the deduction claimed under Section 80C at the time of payment of the premium shall not be reduced while calculating the taxable amount. Union Budget 2023-24 has specifically restricted such double deductions.

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This article is for the purpose of information and shall not be treated as solicitation in any manner and for any other purpose whatsoever. It shall not be used as legal opinion and nor to be used for rendering any professional advice.

3. Contribution of Women in the field of Religion & Spirituality



On the occasion of International Women's Day, first of all I bow down to all the women and the feminine gems who have contributed to make this world a better place to live.

Every year I am writing an article on the achievements of women in various fields. This year I have wrote about a unique field where women have made a significant contribution in spiritualityand religion. This subject is the most important aspect of any person's life and the ultimate goal of all of us which is religion, devotion and spirituality.

Many female spiritual and religious mentors, Guruma, devotees and devotee poetess have been established in our country who have propagated the religion and led people to the religious and spiritual path and inspired them to attain the Supreme Tattva (Divine).

Obeisance to many such Guruma, spiritual mentors and devotees.

Since ancient times in India, Mata Sita, Mata Parvati, Draupadi, Radha ji and many more have been able to establish their "Satitva" and have inspired other women to walk on the path of devotion. For centuries, women in our country have created a distinct identity for themselves withtheir knowledge and aptitudes.

Women are blessed with motherhood, love and affection by nature itself and hence they are instilled with emotions and their devotion is imbued with immense warmth.

This year on the occasion of International Women's Day, let us remember the women who became such devotional spirit and great spiritual saints, religious gurus, devotees and devotee poets and take inspiration from them knowing the contribution made by women in the spiritual, religious and devotional path because "the Ultimate goal of life is attaining spirituality, after all inthe end it is between you and God".



Gargi Vachkanavi (800 - 500 BCE) was an Indian sage and famous and ancient preacher of the Vedas. She was the daughter of Rishi Vachaknu. She possessed the knowledge of Brahma Vidyaand was known as Brahnavadini. Vedajna Stri Gargi is mentioned in Brahmanam in chapters six and eight of Brihadaranyaka Upanishad which is one of the first and main Upanishad texts of Hinduism. She also contributed to the composition of the hymns of the Vedas.

Devi Vachkanavi Gargi had acquired knowledge of the Vedas and scriptures and became renowned for her proficiency in these fields of philosophy. She was the daughter of a Maharashi "Vachaknu" in the Garga dynasty. Devi Gargi defeated even great sages with her knowledge.

King Janaka of Videha Kingdom once held the Rajasuya Yagya and invited all the learned sages,kings and princes of India to participate in it. Many great sages and intellects including the sage "Yajnavalkya" remained present in the event. Vedgya Shri Gargi was also present and she was the only woman there. In this Yagya, Mata Gargi challenges the sage Yajnavalkya with perplexing

interrogations. Devi Gargi defeated even great sages with her knowledge. Highly impressed by her knowledge and interrogations the Great Sage Yajnavalkya gave Gargi the title of “Vidushi”. This incident is also mentioned in the Puranas.

Everyone knows about **Saint Mirabai**, the eternal devotee of Lord Krishna. Saint Mirabai (1498-1547) was a Rajput princess from state of Rajasthan. She was a devoted follower of Lord Shri Krishna. She was one of the foremost and inspired poets of divine love.

Right from her childhood Mira Bai had dedicated herself to Lord Shri Krishna. She sacrificed all worldly happiness and throughout her life she led the path of devotion and bhakti of Lord Shri Krishna. "Mere toh Giridhar Gopal dusaro na koi"

Saint Mirabai was a devotee of the highest order. Her life gives an admirable example of pure devotion. Her immense loving devotion to Lord Shri Krishna inspired many. Saint Mirabai showed how a devotee can attain God only through pure and divine love.

Ganga Sati was a 14th century female saint and great poetess who composed many devotional bhajan. She was born in a religious Rajput family in the village of Rajpara in the Saurashtra region of Gujarat. She was married to Girasdar Kahalsang (Kahlubha), a nobleman of Samdhiyana near Bhavnagar.

She had a son named “Ajobha” who was married to “Panbai” who was also equally pious. The entire family was very religious oriented and concentrated their attention on devotional activities. Their house became the center of religious activities and satsang. They used to prepare food for every sadhus and visitors who came to their house. Their entire life was dedicated to Satsang and Bhakti.

According to folklore, Kahalasanga was inspired to use his super powers and siddhis to prove his spiritual attainments by mockery of the people. Realizing that the unwarranted use of Siddhi and the consequential fame would hinder his divine journey, he determined to commit self-immolation as an atonement. Gangasati also expressed her desire to commit suicide with him and become Sati. But Kahalsang ordered her to stay with Panbai until her spiritual edification was completed. After Kahalsang took samadhi, Gangasati is said to have composed a bhajan daily and recited it to Panbai. All these Bhajans created by Gangasati are in a way a spiritual education aimed at Panbai. This sequence continued for fifty-two days ensuing in the composition of fifty-two hymns. Post that Gangasati then took samadhi.

Maa Sarada Mani Devi (Sri Sri Ma) was the wife of Shrimad Ramakrishna Paramahansa who was spiritual mentor of the famous saint of India Swami Vivekananda. Sarada Devi was born on 22nd December 1853 in a Brahmin family of Jayarambati village in Bengal province. His father Ramachandra Mukhopadhyay and mother Shyamsundari Devi were meticulous, truthful and Bhagavad reciters.

She was married to Shri Ramakrishna at the age of just five years. The marriage relationship of Sarada Devi and Ramakrishna was paranormal and had no place for any worldly happiness. Ramakrishna Dev always looked upon Sarada Devi as a “Mata”. One day, in order to know Ramakrishna Deva’s state of mind, Maa Sarada Devi asked him: 'Tell me, who am I to you? Without any delay, Shri Ramakrishna replied, "The Maa Kali who is sitting in that black idol, that mother is serving me in your form." Lust had no place in their marriage. Their devotees believe that Maa Sharda and Ramakrishna Dev were each other's companions since many births.

Sarada Devi is also respectfully addressed as the Holy Mother (Sri Sri Ma) by the followers of Shri Ramakrishna Paramahansa. At the age of eighteen, she reached Dakshineswar to meet her husband Ramakrishna. Ramakrishna had by this time acquainted more than 12 years of arduous spiritual practice and had attained a high level of self-realization. He welcomed Sarada Devi with great love and accepted her easily and taught her to live a spiritual life along with the household

responsibilities. Maa Sharda Devi lived a pious life and performed her daily duties as a disciple of Ramakrishna taking spiritual knowledge.

Shrimad Ramakrishna taught her divine mantras and also imparted the necessary knowledge to provide diksha to other devotees and guide them in spiritual life. Sarada Devi is seen as the first disciple of Shri Ramakrishna. Apart from the time devoted to meditation, she would spend the rest of her time preparing food for Shrimad Ramakrishna and his devotees.

In 1986 Shrimad Ramakrishna left for heavenly abode post which Sarada Devi went on a pilgrimage. After returning from there she settled in Kamarpukur and then came to Kolkata. In Kolkata she was established as Sangha Mata among all devotees, she blessed “Abhayapada” to all disciples in the form of Mata. She initiated diksha to many devotees and guided them on the spiritual path.

On July 20, 1920, Shri Maa Sharda Devi gave up her mortal body due to malaria infection. Her mausoleum is located at Belur Math where a magnificent temple is also been built in her remembrance by her disciples.



Dr. Niruben Amin fondly known as '**Neeruma**' is foremost disciple of the learned man Ambalal Patel, popularly known as His Holiness 'Dada Bhagwan' or 'Dada Shri'. Under Dada Shri's guidance, she too developed herself as a perfect spiritual sage; who carried forward the mission of making people aware of Dada Shri's amazing Spiritual science. With her selfless spirit of world welfare, she graced thousands of mumukshu jivas all over the world by engaging herself in guiding them to the path of salvation through Satsang and enlightenment.

Pujya Niruma was born on 2nd December 1944 in a wealthy family of Aurangabad, in the state of Maharashtra. Pujya Neeruma was the only sister of five elder brothers and was brought up as a pampered child. From childhood, Neeruma's desire was to become a doctor in order to serve mankind. She did her schooling in Mumbai and earned her doctorate degree from Aurangabad Medical College.

When she was studying in her last year of college, her elder brother told her about Param Pujya Dada Bhagwan and His ability to impart self-knowledge (**Atma vigyan**). He said that this knowledge was so powerful that no worries or sorrows of the world could touch those who gained this spiritual knowledge. This unique “Atma Vigyan” is a scientific experiment of only two hours of self-knowledge which is famous as “Akram Vigyan”. For the first time in her life, Pujya Niruma heard the word 'Atma'.

On June 29, 1968, Pujya Neeruma met Param Pujya Dada Shri for the first time in Vadodara. Seeing Him, she felt a strong magnetism toward him and felt that she had known him from several incarnations and had reunited today. At that time, she felt a strong desire within herself that, "If I can serve Param Pujya Dadashri till the last breath of my life, how good!" In this very first meeting, she devoted herself wholeheartedly to the wisdom of the sage Shri Dada Bhagwan.

Dadi Janaki, former head of Brahma Kumaris, was the administrative head of Prajapita Brahma Kumaris Spiritual University from 2007 to 2020. Dadi Janki was born on 1st January 1916 in the

Sindh province of northern India (now in Pakistan). From the childhood days the desire for the happiness of others was a driving force in her life. Her childhood memories include helping others explain the benefits of a vegetarian diet and sitting with the sick and elderly people to cheer them up. Dadi Janaki spent only three years in formal education and then went on many pilgrimages in search of truth and God-realization.

Her first meeting with Dada Lekhraj convinced her that devotion to God does not mean merely reading scriptures or chanting mantras but more specifically concentrating on the divine with a calm mind. She joined the ॐ Mandali in Karachi and thereafter had a true and proper association with Dada Lekhraj.

In the early 1950s, the Brahma Kumari Institution came to Brij Kothi, Mount Abu to start their pious services in India. Dadi Janaki made it her goal to do every little thing in holy service. After that a major part of Dadiji's time was spent in Godly service in Pune and nearby areas. During her stay in Pune, she acquired more spiritual knowledge than at any other stage of her life. In 1966, Brahma Baba asked Dadiji to set up a center in Ahmedabad.

In April 1974, Dadi Janaki came to London at the age of 58 with the intention of giving the west the true understanding of spirituality. She was invited as speaker in several cities one after the other, including the 1992 UN Earth Summit in Rio, Brazil as a "wisdom keeper", an advisory group of eminent spiritual and religious leaders, where she made significant contributions. Dadi also led the development of several international projects at the grassroots level by promoting values and action through her guidance.

Through the dedicated efforts of Dadi Janaki, the Brahma Kumaris extended their ideals into the lives of people all over the world. Dadi Janaki did not speak much but taught through the power of silence. She successfully planted the roots of spirituality, divinity and values in the minds of those who joined the organization. Dadi has promoted inter-religious understanding and cooperation throughout her life. In 2004, Dadi was awarded the Grand Cordon of the first order of Al Istiklal (the Medal of Independence) by HM King Abdullah II of Jordan in recognition of her humanitarian service to the world.

Dadi Janaki accomplished many achievements and recognitions like Patron of World Congress of Faiths, COURAGE OF CONSCIENCE AWARD, Cambridge, Mass., USA, KASHI HUMANITARIAN AWARD presented by Ma Jaya, USA, Member of The Global Peace Initiative of Women Religious & Spiritual Leaders, Board Member of Elijah Interfaith Institute, Founding President of Janaki Foundation for Global Healthcare.

In August 2007, she became the chief administrator of Brahma Kumaris. Dadi took up her services from Mount Abu and continued to guide all the centers in India and abroad. She was established with the image of the 'Vishwa Mata'. Dadi Janaki is internationally recognized as a great spiritual leader.

In 1978, Dadi Janaki was declared as "the most stable mind in the world" by the University of Texas, USA, which is a remarkable achievement for any human being. Even at the age of 104 (last days of life) Dadi served with her blessings, wishes and positive vibrations through holy touch. On March 27, 2020, Dadi Janaki gave up her body and left for heavenly abode. Dedicating her entire life to service, Dadi Janaki lives on in the memory of all even today and inspires the next generation of spiritual aspirants.

BK Shivani Didi has been a practitioner and teacher of Raja Yoga meditation at the heart of the teachings of the Brahma Kumaris World Spiritual Organization since 1996. In March 2019, BK Shivani was awarded the prestigious Nari Shakti Award, India's highest civilian honour for women, for her role in transforming human behaviours. Since 2017 she has been appointed as "Goodwill Ambassador" by

World Psychiatric Association. She was honoured with "Women of the Decade Achievers Award" by ASSOCHAM Ladies League in 2014 for her excellence in empowering spiritual consciousness.

Sadhvi Ritambhara Ji, popularly known as Didi Ma, is a very prominent spiritual leader. She preaches great respect for Indian culture and Hinduism. Sadhvi Ritambhara ji is the founder of Vatsalyagram for women and children. Vatsalyagram is a unique concept that is a combination of orphanage, old age home and widow-shelter, where orphans, widows and elders live together as a joint family. Sadhvi Ritambhara ji's preaching are very effective and she explains the essence of Hinduism and its values beautifully.

Sadhvi Ritambhara ji was disciples of 'Bhagwan Acharya Mahamandaleshwar Yugpurush Swami Parmanand ji Maharaj' and she became a Sadhvi with His inspiration. Sadhvi Ritambhara ji has deeply studied Indian scriptures. At a very young age, she abandoned her family for the welfare of mankind. Her life is a wonderful combination of devotion to God and service to society.

She believes that "service to humanity is service to God" and has dedicated her life to the service of the nation. Sadhvi Ritambhara ji is very humble with a very proficient personality. She is constantly trying to eradicate the miseries & sufferings of people. She is actively involved in many environmental and social reform programs in India which includes protecting environment, cleaning rivers and keeping temples clean.

Sadhvi Ritambhara Ji is a dynamic and influential speaker. When people listen to her preaching, they feel blessed to be enlightened. Devotees become part of her family within moments. She is an excellent preacher, motivator and mentor who imparts not only by words but by setting a live example through her behaviour and actions.

Along with the spiritual development of mankind, she has given concepts like physical and mental training to women missionaries, Gyanoday and Gyanvardhani for promoting Indian traditional culture and rituals; Arogya Aardhani for health and Sanskar Vatika for values and morality.

Initially Vatsalya Gram was established in three places - Vrindavan (Mathura) UP, Omkareshwar (MP) and Solan (Himachal Pradesh). Now Sadhvi ji is in the process of creating more Vatsalya Grams in different regions of India.



Shri Uma Bharti is an Indian politician and was Minister for Water Resources, River Development and Ganga Rejuvenation. She was born on 3rd May 1959 in a Lodhi Rajput family. She has been the Chief Minister of Madhya Pradesh. Even though she was involved in politics but due to her religious activities she is known as sadhvi. She was brought up by Maharani Vijaya Raje Scindia of Gwalior. Along with Sadhvi Ritambhara ji, she played a major role in the Ram Janmabhoomi movement where her slogan and motto were "Sri Ramlala Ghar Ayenge Mandir Vahi Banayenge".

The history of **Sati Toral** of Gujarat is also very famous. Jaisal Toral Samadhi is located at Anjar in Kutch district, where Toral who was sati in earlier times and Jaisal who later became a monk is buried. It is said that in the middle of the 14th century, Jaisal Jadeja, an outlaw in the land of Kutch, was very notorious and known for his crimes.

Saldi village in Kathiawar Bhagat Shri Sanstiyaji's mare named Tori and his wife Toral were highly praised by the people. When Bandit Jaisal heard this, he decided to get them and was waiting for an opportunity to accomplish this mission. Once there was Satsang and bhajan mandli at Sanstiyaji's house. Grabbing this opportunity Jaisal reached there at night and went in their horsestable. Hearing the voice of the unknown man, his mare broke off the rope and went to Bhagat and stood by him. Bhagat Shri Sanstiyaji brought it back and nailed it but this time Jaisal's hand was also nailed along with it, but he didn't make any noise.

In the morning when prasad was distributed, one person's prasad was left. During those days, prasad was made by them without any measure and still daily it was enough for all the people present over there, neither more nor less. Bhagat got worried why one person's prasad was left. Hearing the horse, he went to the horse stable and saw that Jaisal's hand was stuck with a nail. He praised Jaisal's bravery and freed him. Subsequently, Jaisal asked him for his horse and wife Toral. Bhagat said that if you accept the path of religion, I am ready to fulfil your request.

Jaisal accepted this and walked away with his horse and wife Toral. On the way they had to cross a sea. As soon as they boarded a boat, a terrible storm started, and the boat started rocking. Sati Toral then reminded Jaisal of his sins and explained the secret of life to him. When Jaisal came to know about it, he left the path of sin and adopted the path of devotion. The Samadhi of the same Jaisal and Toral is situated in Anjar where thousands of people come to visit. Great Sati Toral transformed Bandit Jaisal into monk.

Goswami Shri lindira Betji of Vaishnav Dharm Pushtimarg was a holy soul and an angel of divine love and devotional knowledge. She had immense selfless devotion towards Thakorji Shri Lord Krishna. She used to impart true devotion to the mankind in the form of a messenger of pure love and Bhakti. She also served the society by doing charitable and social activities for helping people, like opening hospitals, helping people during earthquake in Kutch, Gujarat, helping people in southern part of India, Tamil Nadu during tsunami, helping the underprivileged and much more.

On the other hand, she was a healer and a preacher. In today's era where people are suffering from so much misery, confusion, anger, violence, hatred etc. she used to support people with her vast knowledge and preaching.

Rani Rupa De was a poet and saint. She had great faith in Saint Ramdev. Rupa De's bhajans had a strong outbreak on the old customs and blind beliefs at that time. She appealed to break the useless and baseless customs and blind beliefs and create a new inspiration in the society. It was difficult to even imagine this idea at that time, but Rupa De rejected the ideas of untouchability and discrimination. She possessed a strong personality, so she did not hesitate to present her point of view. Her Bhajans and hymns were very simple and easy to understand and catchy. She was married to Rawal Mallinath.

Rani Rupa De is revered as a folk saint in western Rajasthan. There are many marvels related to the devotion of Rupa De in the local society.

Matrishri Anasuya Devi (born 28th March 1923 - 1985), also known as "Amma" (Mother), was an Indian spiritual Guru from Andhra Pradesh. Amma was married at Bapatla to Brahmandam Nageswara Rao who became the village administrator of Jilla mudri.

Apart from taking care of her family's needs and fulfilling her duties, Amma created a grain bank to help the poor and needy. Amma used to serve food to every visitor who came to the village. On 15th August 1958, Amma established the common dining hall "Annapurnalayam". Satvik vegetarian food is served daily both times to all those who visit this place. In 1960, she established "House of All" to feed all the needy and underprivileged people. Amma established a Sanskrit school in 1966 (now Matrushree Oriental College and High School).

Amma saw only the good qualities in people and ignored their faults. She treated all religions and faiths equally.

Pujya Aai Maa Shri Sonbai was born on Tuesday, 8th December 1924 in Madhada village of Kesod taluka of Junagadh to Gadhvi Shriman Hamir Bhai Mod. Pujya Aai Maa Shri Sonbai guided everyone on devotion path and removed sin, hatred, violence, immorality, ignorance, revenge, malice from the society and implanted and promoted virtue, non-violence, conduct, knowledge, edification, girl's education, charity, unity, sacrifice, service, worship. She led everyone on the path of meditation, devotion and benevolence by inculcating true values and behaviour amongst the society.

Everyone used to feel the essence of happiness and peace in Aai Maa's Sharan. On 27th November 1974 Aai Ma ended up her life on earth and the Aai Tattva merged into Mahashakti.

Mira Alfasa (21st February 1878 - 17th November 1973), became a disciple of Sri Aurobindo in 1914 in Pondicherry, India. When Sri Aurobindo retired into seclusion, Pujya Mira Alfasa along with a handful of disciples founded his ashram (Sri Aurobindo Ashram) Auroville, an experimental township dedicated to human unity and evolution. She was a major proponent of Integral Yoga. Mira Alfasa, known to her followers as "The Mother" or "La Mare" and was a spiritual guru, mystic and yoga teacher. Sri Aurobindo considered her as of equal yogic status as him.

She was born in Paris in 1878 into a Sephardi Jewish bourgeois family. She died on 17th November 1973 in Pondicherry.

Jain **Sadhvi Acharya Chandana** teaches underprivileged children in Rajgir, Bihar. Acharya Chandana has been awarded the Padma Shri for her contribution to humanitarian work. She believes that religion is not only about chanting the name of God and preaching compassion, but religion is also about serving people by solving their daily challenges and striving to bring peace in their lives.

Acharya Chandana became the first Jain woman to receive the title of Acharya in 1987 and is also the first Jain Sadhvi to be honoured with the Padma Shri. Hailing from a small village in Ahmednagar district of Maharashtra, Acharya Chandana is the driving force behind "Veerayatan", a philanthropic organization based in Rajgir, which has centers in several countries around the world, including the US, Kenya, UAE, UK and Singapore. The word "veer ayatan" is a combination of two words: "Veer" (meaning "Mahavira") and "ayatan" (meaning "sacred place"). The organization's three primary focal areas are "seva", "shiksha" and "sadhana" i.e. humanitarian service, education & spiritual-development.

Apart from this, there are many women devotees among the followers of Osho Rajneesh ji, who are striving to manifest the ideas of Rajneesh ji in the society.

Besides all these, there are innumerable great women who became spiritual and religious mentors, devotees, devotional poetess including Nirmala Srivastava (Sri Mataji Nirmala Devi), Mukta Bai, Anandamurthy Guru, Rabia, Akka Mahadevi and so on.

Great saints and devotees like Narasinh Mehta, Tukaram, Saint Jalaram etc. also had great support from their wife in their devotional life.

In our Indian Vedic and Sanatan Dharma culture every woman inside every house is called Goddess and we consider our Mother as our first Guru. It is indeed acknowledging that every housewife has a great contribution to create a religious atmosphere in every home.

Here in this article, I have been able to write about some gems of female devotees, but in every village, town, city in Indian culture, there have been and are countless female devotees from ancient times till today, all of which I could not include and I regret that. But on such an auspicious day, it will be the need hour for every woman to accept western culture with conscience and to divert the

new generation towards our ancient culture of basic Sanatan Dharma and contribute in building a new nation.

Every mother should perform her religious duty by awakening and guiding the new generation in the reconstruction of Akhand Aryavarta. After all will have to prove that “Naari Tu Narayani” ...

I hope that we will take inspiration from the glorious and divine religious history of Indian women as spiritual mentors, devotees, poetess, gurus and learn from their life and strive in such a spiritual direction that lead our soul truly meets with the divine - “Aatma ka Parmatma se Milan” after all in the end it is between you and God..

Compilation and Writing, CA. Ms. Kiran Chandarana, Chartered Accountant,
Financial Planning and Analysis Head - JMD C2 Complex, Reliance Industries Limited.
President,
Vishwatma Child & Woman Development Counsel, Jamnagar. Mobile no.: 9974022453

This article is for the purpose of information and shall not be treated as solicitation in any manner and for any other purpose whatsoever. It shall not be used as legal opinion and nor to be used for rendering any professional advice.

4. Important Due Dates of the month

Event Date	Act	Applicable Form	Obligation
01/04/2023	Goods and Services Tax	-	E-invoice to become Mandatory if turnover exceeds exceeds Rs. 10 cr in FY 2022-23. (applicable if e-invoice not applicable till now)
01/04/2023	Companies Act	-	Wef FY 23-24, Accounting software with Audit Trail Mandatory for ALL Companies. (For FY 22-23, auditor can report in Audit Report that this requirement is applicable wef FY 23-24 onwards).
01/04/2023	Goods and Services Tax	-	Concessional Maximum late fee for GSTR-4, GSTR-9 & GSTR-10 upto FY 21-22 if returns filed between 1st April to 30th June, 2023.
07/04/2023	Income Tax	Challan No. ITNS-281	Payment of TCS collected in March. In case of government offices where : (a) TDS is deposited by challan, 7th April is the last date to deposit TDS. (b) TDS/TCS is paid by book entry, same shall be paid on the same day on which tax is deducted or collected.
07/04/2023	FEMA	ECB-2	Return of External Commercial Borrowings for March.
10/04/2023	Goods and Service Tax	GSTR-7	Monthly Return by Tax Deductors for March.
10/04/2023	Goods and Service Tax	GSTR-8	Monthly Return by e-commerce operators for March.
11/04/2023	Goods and Service Tax	GSTR-1	Monthly Return of Outward Supplies for March.
13/04/2023	Goods and Service Tax	GSTR-1	Quarterly Return of Outward Supplies for January-March.
13/04/2023	Goods and Service Tax	GSTR-5	Monthly Return by Non-resident taxable person for March.

13/04/2023	Goods and Service Tax	GSTR-6	Monthly Return of Input Service Distributor for March.
14/04/2023	Income Tax	Form 16B	Issue of TDS Certificate for tax deducted u/s 194-IA on payment made for purchase of property in February.
14/04/2023	Income Tax	Form 16D	Issue of TDS Certificate for tax deducted u/s 194M on certain payments by individual/HUF in February.
14/04/2023	Income Tax	Form 16E	Issue of TDS Certificate for tax deducted u/s 194S on Virtual Digital Assets in February.
15/04/2023	Provident Fund	Electronic Challan cum Return (ECR)	E-Payment of PF for March.
15/04/2023	ESI	ESI Challan	Payment of ESI for March (Register new employees in 10 days of joining)
15/04/2023	Income Tax	Form 15CC	Upload of Statement of Foreign Remittances by banks and other authorised dealers for January-March.
18/04/2023	Goods and Service Tax	CMP-08	Payment of GST by Composition taxpayers for January-March .
20/04/2023	Goods and Service Tax	GSTR-5A	Monthly Return by persons outside India providing online information and data base access or retrieval services, for March.
20/04/2023	Goods and Service Tax	GSTR-3B	Summary Return cum Payment of Tax for March by Monthly filers. (other than QRMP).
22/04/2023	Goods and Service Tax	GSTR-3B	Summary Return of January-March quarter by Quarterly filers in Chhattisgarh, Madhya Pradesh, Gujarat, Maharashtra, Karnataka, Goa, Kerala, Tamil Nadu, Telangana, Andhra Pradesh, the Union territories of Daman and Diu and Dadra and Nagar Haveli, Puducherry, Andaman and Nicobar Islands or Lakshadweep.
24/04/2023	Goods and Service Tax	GSTR-3B	Summary Return of January-March quarter by Quarterly filers in Himachal Pradesh, Punjab, Uttarakhand, Haryana, Rajasthan, Uttar Pradesh, Bihar, Sikkim, Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura, Meghalaya, Assam, West Bengal, Jharkhand or Odisha, the Union territories of Jammu and Kashmir, Ladakh, Chandigarh or Delhi.
25/04/2023	Goods and Service Tax	ITC-04	Half yearly Details of goods/capital goods sent to & from job worker for October -March for turnover above 5 cr.
25/04/2023	Goods and Service Tax	ITC-04	Yearly Details of goods/capital goods sent to & from job worker for April-March for turnover upto 5 cr.
25/04/2023	Income Tax	Form 61-A	Statement of Financial Transactions by Depositories, Registrars & Share Transfer Agents for reporting of information relating to Capital gains on transfer of listed securities or units of Mutual Funds for January-March.
28/04/2023	Goods and Service Tax	GSTR-11	Return for March by persons with Unique Identification Number (UIN) like embassies etc to get refund under GST for goods and services purchased by them.

30/04/2023	Goods and Service Tax	GSTR-4	Yearly Details of Invoice wise Outward supplies & Consolidated inward supplies for FY 22-23 by Composition taxpayer.
30/04/2023	Goods and Service Tax	-	Taxpayers with Turnover below Rs 5 Crores to opt in or opt out of QRMP Scheme for April-June quarter.
30/04/2023	Income Tax	Challan No. ITNS-281	Payment of TDS Deducted in March (both Salary & non-salary)
30/04/2023	Income Tax	Form 24G	Details of Deposit of TDS/TCS of March by book entry by an office of the Government.
30/04/2023	Income Tax	Form 26QB	Deposit of TDS u/s 194-IA on payment made for purchase of property in March
30/04/2023	Income Tax	Form 26QC	Deposit of TDS u/s 194-IB @ 5% on total payment of Rent more than 50,000 pm by individual or HUF (not liable to tax audit) during last FY. (In case of termination of lease during the year, TDS is to be deposited by last day of the next month).
30/04/2023	Income Tax	Form 26QD	Deposit of TDS on certain payments made by individual/HUF u/s 194M for March.
30/04/2023	Income Tax	Form 26QE	Deposit of TDS on Virtual Digital Assets u/s 194S for March.
30/04/2023	Income Tax	Online form	Uploading declarations received in Form 15G/15H for Mar quarter.
30/04/2023	Income Tax	Form 61	e-filing of declarations containing particulars of Form 60 received during October - March.
30/04/2023	Companies Act	MSME Form I	Disclosure of dues of more than 45 days to MSME Suppliers by companies from October to March of previous financial year.
30/04/2023	Companies Act	-	Opening of Bank Account for Un-spent CSR Account and transfer of unspent CSR amount to that account (For Cos to whom CSR is applicable)
30/04/2023	Companies Act	MSC-3	Annual Return of Dormant Company for FY 2022-23.
30/04/2023	Companies Act	NDH-3	Half-yearly return by Nidhi Companies for October to March.

5. Future Events

Date	Timings	Program	Venue
15-04-23	09:30 am to 12:00 pm	Half Day Mentorship Programme for empanelled Counsellors/ are willing to become Career Counsellors	Branch Premises.

Date	Timings	Program	Venue
22-04-23	10:00 am onward	One Day Seminar	Branch Premises.

6. Past Events -

Visit to Gujarat Vidhan Sabha on 03-03-2023



Wonderful Women Week Program as part of International Women's Day Celebration

As a part of celebration of Women's Day and the recent initiative taken by our branch to post best wishes videos of CA Female Members in Instagram. It's great to inform that the videos have received more than 8000 views, and we are sure it has been a great motivation for our Members, students and other stakeholder.

Link of Videos :

1. CA. Trupti Shah : <http://tiny.cc/wwwjam1>
2. CA. Trupti Rathod : <http://tiny.cc/wwwjam2>
3. CA. Deepa Goswami : <http://tiny.cc/wwwjam3>
4. CA. Shraddha Mehta : <http://tiny.cc/wwwjam4>
5. CA. Jyotiba Jadeja : <http://tiny.cc/wwwjam5>
6. CA. Krishma Chandaria : <http://tiny.cc/wwwjam6>
7. CA. Jyoti Singh : <http://tiny.cc/wwwjam7>



Harmony League - 2023 - a Tennis ball Night Cricket tournament



Workshop on Bank Branch Audit on 24-03-23



Discussion on SVB and Credit Suisse Failures 25-03-23



Interactive meeting with CA Vishal Doshi, Central Council Member of ICAI on 30-03-23



Media coverage

Akila News Paper

Date:- 01-03-2023



Aaj Kaal News Paper

Date:- 02-03-2023



Sandesh News Paper

Date:- 03-03-2023



Aaj Kaal News Paper

Date:- 03-03-2023



Nobat News Paper

Date:- 16-03-2023



જામનગર તા. ૧૫:
ઈન્સ્ટિટ્યુટ ઓફ ચાર્ટર્ડ
એકાઉન્ટન્ટ્સ ઓફ ઈન્ડિયા

જામનગર બાન્ધ કારાતા. ૧૧, મહા
૧૨ માર્ચના સુમેર કલબમાં રાત્રિ બાબ
પ્રકાશ ટેનીસ ક્રિકેટ ટુર્નામેન્ટ મેન
'હાર્મની લીગ મેચ-૨નું' હતાં.
આયોજન કરવામાં આવ્યું હતું.

મહાનગરપાલિકા ટીમના વિજ
બાબરીયા મેન ઓફ ધ મ્યુ અને
મેન ઓફ ધ સીરીઝ જાહેર થયા
હતાં.

આ દુર્નામેન્ટમાં ઈન્ટરવ્યુ
ઓફ ચાટર્ડ એકાઉન્ટન્ટ ઓફ
ઈન્ડિયા જામનગર, બાર
કાઉન્સિલ એસોસિએશન,
ઈન્ડિયાને મેડિકલ એસો.
જામનગર સેન્ટ્રલ ગુડ્રા એન્જી.
સર્વિસ ટેક્સ, ઈન્ફ્રા ટેક્સ
વિભાગ, એલસીબી, ચેમ્બર
ઓફ કોમર્સ, સુમેર ક્લબ,
ડન્ટલ એસો. જામનગર
મહાનગર પાલિકા જેવી દીર્ઘાંશે
ભાગ લીધો હતો.

વિજયકુમાર ખરાડીએ ટીમનું
સુકન સંભાળી ટીમનો ઉત્સાહ
વધાર્યો હતો.

જેમાં કાઈનાલ મેંચ
જામનગર મહાનગરપાલિકા
અને સુમેર ક્લબ વચ્ચે રમાયો
હતો જેમાં જામનગર
મહાનગરપાલિકાની ટીમનો
વિજય થયો હતો. જ્યારે

52,900
તેજાળી સોનું (૧૦ ગ્રામ)
56,500
ચાંદી-૯૯૯ (૧ કીલો)
68,500

Phoolchhab News Paper

Date:- 17-03-2023

[illegible]

Khabar Gujarat News Paper

Date:- 18-03-2023



अमनरुचि सौत्रे ब्रह्मन् द्रव्यं आलोक्यते प्रमत्तं मन्त्रित्वा इत्यस्य निर्मितं ता.प. मार्गना २०४/ अमनरुचि ब्रह्मन्ना येमिनासि
 होमनामो मन्त्रित्वा सद्योऽतिरुचिनां येमिनासि योषोमो लुं. अमो अमनरुचिनामो मन्त्रिनाल्लोकोऽपि मन्त्रयं अतिरुचिं तद्विधि
 आरुचिस्तं द्रव्यं लुतां. आ येमिनामो दो. निरुचिनामं अमनरुचिनां. अमो अतिरुचिनां योषोमो लुतां अमो सौत्रे योषोमो लुतां
 अमो अतिरुचिनामं विविध विषयो अमं मार्गद्वयं आरुच्यं लुतां. आ प्रसेगे अमनरुचि ब्रह्मन्ना येमिना सौत्रे अतिरुचि
 वापुना. वार्धस्य येमिना सौत्रे अतिरुचिं मन्त्रं ता. सोऽतिरुचिं अमो अतिरुचिनामो मन्त्रित्वा अमो अतिरुचिनामो मन्त्रित्वा
 मन्त्रित्वा योषोमोमो लुतां अमो मन्त्रित्वा मन्त्रित्वा अतिरुचिनामो मन्त्रित्वा योषोमोमो लुतां अमो अतिरुचिनामो मन्त्रित्वा

Sandesh News Paper

Date:- 19-03-2023



૧૬ હામ્બની લીગ-૨૦૨૩

નામની ટેનીસ બોલ નાઈટ ક્રિકેટ ટુર્નામેન્ટ યોજાઈ હતી. જેમાં મ્યુ. કોર્પોરેશન, ઈન્ડિયન મેડીકલ એસોસીએશન, ઈન્ફન્ટટેક્સ વિભાગ, એલસીબી, એમ્બટ ઓફ કોમર્સ તેમજ ચાર્ટર્ડ કાઉન્સિલની મળીને ૬૨ ટીમોએ ભાગ લીધો હતો. સૌએ સંસ્થાના જાનમાળા વચ્ચેના એરેન્જમેન્ટ પ્રક્રિયા ચાંદાં, વાઈસ ચેરમેન પ્રિતેશ મહેતા વગેરેએ આ ટુર્નામેન્ટને સફળતાવાળા વહેમત ઉઠાવી દીધી. આ ટુર્નામેન્ટમાં કોર્પોરેશનની ટીમ એમીયન અને સુમેર સપોર્ટ્સ ક્લબની ટીમ રનર્સ સપ થઈ હતી.

Aajkaal News Paper

Date:- 20-03-2023



૧૯૫૬ના આશરે પાંચ-પાંચમી
 મહામહાનગરનાં સરકારી-સરકારી
 સ્કૂલોમાં જઈને પાંચમી-સપ્તમી
 ત્યાં ૧૯૫૭-૭૮-૭૯-૮૦ ત્યાં ૧૯૭૯-૮૦
 સુધીના ત્યાં હાલ પાંચમીનાં વિજ્ઞાન
 અને ગણિતનાં વિષયો-ગણિત-ગણિત
 અને ગણિતનાં વિષયો-ગણિત-ગણિત
 કરવાનાં આશરે, જ્યાં પાંચમીનાં
 વિજ્ઞાનનાં વિષયો-ગણિત-ગણિત
 કરવાનાં હતાં, તેવાં ત્યાં પાંચમીનાં
 વિજ્ઞાનનાં વિષયો-ગણિત-ગણિત

Akila News Paper

Date:- 20-03-2023

[illegible]

Nobat News Paper

Date:- 30-03-2023

[illegible]

Gujarat Mirror News Paper

Date:- 20-03-2023



જામનગર સીએ બ્રાંચના વર્ષ ૨૦૨૩-૨૪ માટેના નવા હોટેલોએની વચ્ચે તાજેતરમાં કરવામાં આવી છે, જેમાં ચેરમેન તરફી પ્રતિક બાંધ તાજેતરમાં વા. ચેરમેન તરફી પ્રિતેશ મહેતા અને સીક્રેટરી તેમજ ટ્રેઝરર તરફી હરદીપસિંહ જાડેજા અને જયદિપ રાધમંગીયા તેમજ બ્રાંચ ઓફ ઓફ વિકાસના ચેરમેન તરફી મહેમંદસી બુરેશી અને ઈમીયુએટ પાટલ ચેરપસન તરફી દિપ ઝોટવાની કાર્યરત રહેશે.

Managing Committee	
CA. Pratik Chandra	Chairman
CA. Pritesh Mehta	Vice Chairman
CA. Hardipsinh Jadeja	Secretary
CA. Jaydeep Raymangiya	Treasurer
CA. Mohemmedshafi Qureshi	WICASA Jamnagar Chairman
CA. Deepa Goswami	Imm. Past Chairperson
CA. Hitesh Pomal	Branch Nominee

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