



ACAIE ANNUAL CONFERENCE 2024



JULY
06
SATURDAY

09:30 AM ONWARDS
Dhono Dhanyo Auditorium
1, Thackeray Road, Alipore
Kolkata - 700 027

ASSOCIATION OF CORPORATE ADVISERS & EXECUTIVES

An ISO 9001 : 2015 Certified Organisation

6, Lyons Range, 3rd Floor, Unit 2, Kolkata – 700 001

Phone : (+91-33) 2210-7724, 4060-8353

E-mail : info@acaekolkata.org | Website : <https://www.acaekolkata.org>

 / ACAIEkolkata  / AcaeKolkata  / acaekolkata  / acaekolkata

Gold Sponsor



Partners

Drama



Debate



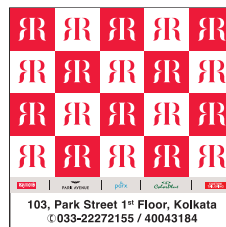
Registration



Silver Sponsor



Bronze Sponsor





ACAE Motto Song

Singer :

Sukrit Sen

Composer :

Palaash Chaturvedi

Chorus (Female) :

Ms. Neetu Gupta
Ms. Sonia Khator
Ms. Chandana Dixit

Chorus (Male) :

Mr. Sumit Binani

Recorded at :

Studio Royz, Kolkata



निष्काम तू जो कर्म कर
विश्वास हो जो धर्म पर
हर नियति में हो गति
जग जीत ले तू

हो हौसला चढ़ान सा
हो श्वास में तूफान सा
मझधार को अब पार कर
जग जीत ले तू

तू विश्व में उदघोष कर
अब हर हृदय में जोश भर
पहचान तू जो लक्ष्य है
जीवन तेरा उत्कर्ष है
जग जीत ले तू!

हो सत्य निष्ठ तेरी डगर
हो रौशनी हर राह पर
अब बस यही पैगाम दे
सृष्टि नए आयाम ले
जग जीत ले तू... जग जीत ले तू....



ACAIE - ANNUAL CONFERENCE - 2024



ANNUAL CONFERENCE - 2024

on Saturday, 06th July, 2024
at Dhono Dhanyo Auditorium



Association of Corporate Advisers & Executives

An ISO 9001 : 2015 Certified Organisation

6, Lyons Range, 3rd Floor, Unit 2, Kolkata – 700 001

Phone : (+91-33) 2210-7724, 4060-8353

E-mail : info@acaekolkata.org | Website : <https://www.acaekolkata.org>

 / ACAEkolkata  / AcaeKolkata  / acaekolkata  / acaekolkata

Contents

1. Programme	01
2. Editorial	02
3. Message from Chandrima Bhattacharya, Minister of Finance Department	03
4. Message from Chairman - ACAIE Annual Conference	04
5. Message from President - ACAIE	05
6. Message from President - ICAI	07
7. Message from President - ICSI	08
8. Message from President - ICAI	09
9. Message from Chairman - EIRC of ICAI	10
10. Message from Chairman - EIRC of ICSI	11
11. Message from Chairman - EIRC of ICAI	12
12. About Association of Corporate Advisers & Executives	13
13. Activities at a Glance ...	14
14. Executive Committee 2024 - 25	24
15. Annual Conference 2024 Team	26
16. Past President - ACAIE	27
17. Profiles	28
18. Drama Participants	32

Articles

The Future of Finance and Audit in the Age of AI and Blockchain By CA Cisa Jayjit Biswas	33
Opportunities and Challenges in India's Start-Up Sector By CA DR. Fenil Shah	34
Accounting for Artificially Intelligent Enterprises : Navigating the Future of Finance By Kunal Lunawat	40
The Success of A Business Depends more on Entrepreneurs than on Professionals By Meghdut Roy Chowdhury	43
Digital Twins : Revolutionizing the Internal Auditing Function By Anand Prakash Jangid	46

Views and information expressed and provided in this book are the views and information of the respective contributor. ACAIE does not take any responsibility for the contents of the articles.

ANNUAL CONFERENCE - 2024

on Saturday, 06th July, 2024
at Dhono Dhanyo Auditorium

IGNITING UTKARSH

DISCUSSIONS | DRAMA | DEBATE

10:00 AM - 11:30 AM

Inaugural : Igniting Utkarsh

Guest of Honour : **CA Ranjeet Kumar Agarwal**, President, ICAI

11:30 AM - 12:30 PM

Opportunities for Professionals in Gulf Economy

Speakers - **Sajit Kumar P K**
Group CEO & Managing Director
IBMC International DMCC, Dubai

12:30 PM - 01:30 PM

The Transformation: India becomes Bharat

Speakers - **Dr. Deepak Vohra**
Ambassador

01:30 PM - 02:30 PM

Lunch

02:30 PM - 04:00 PM

Debate between Entrepreneurs & Professionals

Speakers - Prof (Dr) Suman Mukerjee Director, Management Consultant & Corporate Trainer Bhawanipur Education Society	CA Shivani Shah Agarwalla
Smt. Swati Gautam CEO Necessity	CA Nawshir H Mirza Professional Independent Director
CA Aniket Talati Immediate Past President The Institute of Chartered Accountants of India	Shri Gaurav Jalan Founder & CEO mPokket
Shri Mayank Jalan CMD Keventor Agro Limited	Shri Meghdut Roy Chowdhury Chief Innovation Officer Techno India Limited
CA Ashok Barat Independent Director	

04:00 PM - 05:15 PM

Drama : Life After Death

Drama Theme: Succession Planning
Enacted by Members of ACAE

Editorial

We are thrilled to share our flagship Souvenir on the occasion of the Annual Conference 2024 of our beloved association ACAE. This souvenir is not just a collection of articles and messages; it is a testament to our collective efforts, a reflection of our shared aspirations, and a celebration of our achievements. It serves as a memento of our journey together, capturing the essence of this year's conference and preserving it for future reflection. This year's Conference is a premier event dedicated to fostering innovation, collaboration, and professional growth within our industry. We gather under the inspiring theme of "**Igniting Utkarsh**", a call to action for all of us to spark new ideas, drive progress, and lead the way in our respective fields.

The ACAE Annual Conference serves as a crucial platform for professionals, thought leaders, and innovators to come together, share insights, and explore the future of our industry. This gathering is more than just a meeting of minds; it is a celebration of our collective achievements and a powerful reminder of the limitless potential that lies ahead.

"**Igniting Utkarsh**" is more than just a theme; it is a mission. It challenges us to push the boundaries of what is possible, to embrace change with open arms, and to drive forward with a relentless pursuit of excellence. Through keynote speeches, debate, interactive sessions and a never like before Drama, we aim to provide a comprehensive understanding of the latest trends, best practices, and emerging opportunities that will shape the future of our industry.

Together, let us ignite the flame of progress and set the stage for a brighter, more innovative future!

From

Editorial Board

EDITORIAL BOARD



CA Hari Krishna Agarwal
Mentor



CA Debayan Patra
Chairman



CA Shubham Khaitan
Co-Chairman



CA Siddhant Jajodia
Co-Chairman



CA Anup Luharuka
Member



CA Devarshi Bhuwarka
Member



CA Priyanshi Agarwal
Member



CA Renu Modi
Member



CA Sakshi Jhajharia
Member

চন্দ্রিমা ভট্টাচার্য্য
রাষ্ট্রমন্ত্রী (স্বাধীন দায়িত্বপ্রাপ্ত)
অর্থ দপ্তর এবং কর্মসূচী পর্যবেক্ষণ দপ্তর
রাষ্ট্রমন্ত্রী
স্বাস্থ্য ও পরিবার কল্যাণ দপ্তর,
ভূমি ও কৃষি সংস্কার এবং উন্নয়ন, ক্রাঞ্চ ও পুনর্বাসন দপ্তর,
পরিবহন ও পরিসংখ্যান দপ্তর
পশ্চিমবঙ্গ সরকার



Chandrima Bhattacharya
Minister-of-State (Independent Charge)
Finance Department
and
Department of Programme Monitoring
Minister-of-State
Department of Health & Family Welfare,
Department of I. & L R and R R & R.
Department of Planning and Statistics
Government of West Bengal

Date : 01/07/2024

MESSAGE

It is fascinating to note that “Association of Corporate Advisers & Executives (ACAIE)”, is going to organize their “Annual Conference 2024” at Dhono Dhanyo Auditorium, Alipore, Kolkata on 6th July, 2024. Such an endeavour of the organizer is definitely beneficial to them as well as people at large.

The Conference, I am sure, will be successful in reaching its goal.


(Chandrima Bhattacharya)

Message from Chairman - ACAIE Annual Conference



It is my distinct honor and privilege to welcome you all to the Annual Conference 2024. I extend a warm welcome to our esteemed guests, eminent speakers and delegates, and participants to navigate this uncharted landscape of **Igniting Utkarsh** that is the theme of today's event.

Here, eminent dignitaries and speakers from across the country shall deliberate upon various issues through different sessions followed by an intuitive and impactful drama bringing into light the essence and meaningfulness of Life after Death.

The first session unearths about the Gulf Economy that presents the wealth of opportunities in various key sectors like finance, real estate, tourism, and advancing technology and how we professionals, Chartered Accountants, advisors and consultants can tap into these opportunities by specializing in international tax planning, audit and assurance, risk management, and advisory roles tailored to the region's specific regulatory frameworks.

Another session enlightens on the profound exploration of the transformation of India and redefining itself as Bharat, reflecting a deeper connection to its ancient cultural roots and diverse heritage.

The third session embark us on an insightful journey into the dynamic intersection between entrepreneurs and professionals promising to unravel the debates, perspectives, and synergies that shape our ever-evolving business landscape. The important two pillars of innovation, each bringing unique perspectives to the table and I am confident that we all will leave inspired by the possibilities that emerge when entrepreneurship and professionalism converge.

The last but not the least delve into the impactful drama surrounding the execution of wills by departed souls and touches on the intricate complexities and profound challenges faced by ordinary individuals and families. Through this we aim to uncover the multifaceted layers of this issue and psychological impacts on those left behind, grappling with both loss and logistical challenges.

In closing, I thank all of you present for your passion, your dedication, and your contributions and invite you to stay connected, to continue these conversations, and to build upon the momentum generated here. Let us remain inspired by the spirit of collaboration and innovation that defines this conference.

Thank you, and I eagerly anticipate the enlightening sessions that lie ahead.

Warm regards,

CA Anup Kumar Sanghai
Chairman, ACAIE Annual Conference

Message from President - ACAIE



Dear Esteemed Participants,

Welcome to ACAIE Annual Conference, 2024! Welcome to “Igniting Utkarsh”!

Utkarsh or Excellence is not a destination, but a continuous journey ignited by passion and purpose, and this is what defines ACAIE. Established in the year 1960 by 30 like-minded professionals, currently we are a family of more than 1600 members and growing stronger. Today, what we are, is the result of culmination of ignited dreams and persistent efforts of our former leaders and members. This journey of ACAIE is fuelled by the continuous ignition of knowledge and wisdom. As the saying goes, Igniting Utkarsh begins with the thirst for knowledge and the desire to transcend the ordinary. The very spark of Utkarsh lies in the pursuit of knowledge and the journey to transcendence.

Adi Shankaracharya said, though ignorance or lack of knowledge-avidya, is beginningless, it is completely wiped out by the emergence of vidya, knowledge. Ignorance never goes away, unless knowledge, its opposite is born. The moment we learn about a new law, our unfamiliarity with it is over. Similarly, when we learn what a ChatGPT is like, our lack of knowledge of how it works is addressed. Knowledge does verily destroy avidya just as light eradicates deep darkness. Trying to sweep darkness out of a dark room is futile. Even if an army of men carry the darkness in baskets and pour it out, the room would still be dark. Sweeping is not the right method of removing darkness. Only light can remove darkness, however thick it may be. Similarly, ignorance in us can be overcome by the pure light of self-knowledge. That is why it is said that action cannot sublimate ignorance; knowledge its only antidote. By removing avidya, one uncovers the self. When ajnan, unawareness is removed, there is nothing more to be done. Everything is clear, like daylight. Ignorance is like night; when it passes, one is in the daylight of wisdom. Sometimes, we see thick mist enveloping a garden. If we try to grab it, nothing comes in our hands. It is not a wall; we can walk through it. Still it obstructs our vision and hinders our progress. The mist continues till the bright sunlight emerges. Thereafter, it evaporates. Similarly, this inexplicable obliviousness or lack of knowledge causes trouble, distress or anxiety in our consciousness. It can be dispelled only by the flash of knowledge.

At ACAIE, continuous learning and disseminating knowledge is the epitome of our ethos, and Utkarsh or Excellence is born from this fire of relentless pursuit. Utkarsh is the fire ignited by knowledge, burning away the darkness of ignorance.

Utkarsh is also the fire that transforms ordinary into extraordinary. In this context, let me share with you an interesting anecdote. In a chessboard, on the first row we would find the powerhouses. A pair of rooks, a pair of bishops, a pair of knights & a King and his Queen. These power houses i.e. the bishops, the rooks and the knights are born to a nature, live by their nature and die to their nature. Although they have animal instincts

Message from President - ACAIE

and at birth are more capable than we humans, but they live solely by their nature. They follow a particular course or path throughout their life, remain what they are and ultimately die to their nature. Now let us look at the king and his queen. Again we shall observe that in spite of being born with a silver spoon and the queen by marrying a wealthy King, majority of the examples shall indicate that throughout their life they live by their nature and die to their nature.

Now the second row. Eight pawns. Soldiers. Humans- “we”. They are born to a nature but unlike other power houses on the chess board they have the ability to transcend beyond their nature and re-write their destinies. So you will hear stories that a class 8 drop out became a billionaire and inspired many others like him from an ordinary background to conquer their dreams. Story of a person who became successful at the age of 50 years. Story of a chai-wala becoming the PM of a country. Story of a successful professional whose father was a rickshaw-puller. Story of man who created electric bulb after thousands of failed attempts and many more. The list is never ending. This transcending ability empower these pawns to walk in any directions on the chess board and even conquer the queen. This ability coupled with our knowledge can lead us to anywhere. Igniting Utkarsh begins with the thirst for knowledge and the desire to transcend the ordinary. It is about transforming challenges into opportunities and dreams into reality. To Ignite Utkarsh, we must first believe in the boundless potential within ourselves.

The spark of Utkarsh lies in every effort to improve, innovate, and inspire. This conference is not just a gathering; it is a celebration of our collective commitment to excellence. I extend my heartfelt gratitude to our office staffs, all members of the Conference Committee, Mentor Group, Expert Advisory Group, Sub-Committees, and Core Committee for their unwavering dedication in making this event a reality.

I am confident that your participation in this ACAIE's meticulously curated Annual Conference will leave an indelible mark of Utkarsh in your memories. Together, let us continue to ignite the flames of excellence and inspire each other to new achievements.

CA Sumit Binani

President - ACAIE

+91 - 98308-10003

president@acaekolkata.org

sumit.binani@gmail.com

Message from President - ICAI



The secret of progress is getting started- Mark Twain

To reach somewhere one has to start today. Excellence and personal growth go hand in hand. It is necessary to empower individuals by unlocking their true potential through a comprehensive approach that combines skill development, mentorship, and motivational guidance. This serves as a catalyst for transformation, encouraging individuals to aspire to higher achievements and

breakthrough their self-imposed limitations.

On this context, I am happy to know that the Annual Conference on the theme **Igniting Utkarsh -Discussions, Drama, Debate is being organized by Association of Corporate Advisers & Executives (ACAIE) which is its flagship yearly event on 06th July, 2024.** The theme chosen for the conference is apt as In this ever evolving scenario it is imperative that we ignite the flame of knowledge and curiosity within us because that will serve as the ladder of success and progress and prosperity as the thirst of knowledge is the pre-requisite to progress and innovation.

The Institute of Chartered Accountants of India, established in 1949, has navigated through numerous challenges over its seven decades of existence. It teaches lesson that each hardship presents an opportunity for introspection and innovation, pushing us beyond our comfort zones and fostering resilience. Just as a diamond is formed under pressure, our greatest strengths and solutions emerge when we confront difficulties head-on.

On this note, I compliment **all the members of the Association of Corporate Advisers & Executives (ACAIE) for their efforts in organizing this conference.** For all the members of your Association, my urge would be that we should be committed to our profession and the national interest. We should come together to not only bring the best deliberations to the table but also bring some value in the economic landscape of the financial fabric of the nation and be a great enabler.

I convey my best wishes to all the participants and wish the Conference a resounding success.

With regards,

CA. Ranjeet Kumar Agarwal

President, ICAI

Message from President - ICSI



“Changes call for innovation, and innovation leads to progress.”

– Li Keqiang

Adversity and challenges often act as powerful motivators for innovation. Humans have a remarkable ability to adapt and overcome obstacles. When faced with difficulties, the human mind automatically seeks solutions and improvements. Necessity becomes the mother of invention, and the drive to overcome challenges propels individuals to think creatively, pushing the boundaries of what is possible.

Collaboration and diversity also play pivotal roles in sparking innovation. The exchange of ideas and perspectives in a diverse environment fosters creativity by exposing individuals to different ways of thinking. Collaboration enables the synthesis of varied expertise, leading to the creation of innovative solutions that draw from a rich pool of knowledge and experiences.

The fire of innovation in the human being is kindled by a combination of intrinsic qualities and external factors. Curiosity, critical thinking, adversity, collaboration, and a supportive environment are all essential elements that contribute to the creative flame. As we navigate the complexities of the modern world, understanding and nurturing these factors will be key to unlocking the full potential of human innovation, driving progress, and shaping the future.

I am happy to note that the Association of Corporate Advisers & Executives (ACAIE) is organizing its Annual Conference 2024 on 6th July, 2024 at Dhono Dhanyo Auditorium, Kolkata on the "Igniting Utkarsh," focusing on igniting innovation, excellence, and progress.

I am confident that the conference would provide an opportunity to the participants to learn from experts and network with peers.

I wish the conference a grand success.

B Narasimhan
President, ICSI

Message from President - ICMAI



On behalf of the Institute of Cost Accountants of India (ICMAI) and entire Cost and Management Accountants fraternity, I am delighted to extend my warmest greetings and best wishes to all participants of the Annual Conference – 2024 organized by the Association of Corporate Advisers & Executives on the compelling theme of "**Igniting Utkarsh.**"

In today's fast-evolving corporate landscape, the pursuit of excellence - Utkarsh - demands not only innovative thinking but also a collective effort to push boundaries and explore new horizons. In our roles as Cost and Management Accountants, we are acutely aware of the vital importance of precision, efficiency, and strategic foresight in driving organizational excellence. The concept of Utkarsh - excellence - is at the very heart of our profession. It represents not just the achievement of high standards but the relentless pursuit of continuous improvement and innovation.

This conference provides a unique platform to explore and embrace new ideas, methodologies, and technologies that can enhance our capabilities and expand our horizons. The sessions and discussions scheduled will undoubtedly offer valuable insights into the dynamic world of corporate advisory and executive leadership.

I am confident that the interactions and networking opportunities this conference provides will not only broaden your perspectives but also fortify the bonds within our professional community. Collaboration and mutual support are essential as we strive to ignite the spark of Utkarsh in our respective organizations.

I would like to express my sincere appreciation to the Association of Corporate Advisers & Executives for organizing this conference and to all the speakers, sponsors, and volunteers who have contributed to its success. Your dedication and hard work are the foundation upon which such enriching events are built.

May this conference inspire each one of us to reach new heights of excellence and innovation. Let us carry forward the spirit of Utkarsh in all our professional endeavors, driving progress and achieving outstanding results.

Wishing you all a successful and enlightening conference.

CMA Ashwin G. Dalwadi

President, ICMAI

Message from Chairman - EIRC of ICAI



Dear Professional Colleagues,

It is with immense pride and pleasure that I welcome you all to "**Igniting Utkarsh**" **ACAIE Annual Conference 2024**, a remarkable gathering of the brightest minds and future leaders of the professional panorama. This event symbolises the relentless pursuit of excellence, innovation, and the unwavering commitment to professional development that defines our esteemed community.

As we come together to explore the new frontiers in Artificial Intelligence and Technology with Finance and Accounting; I am reminded of the incredible potential that lies within each one of us. The theme of this conference, "**Igniting Utkarsh**", aptly captures the spirit of inspiration and transformation that we aim to foster among all professionals. It is our collective vision to equip our members with the knowledge, skills, and confidence to excel in a rapidly evolving global landscape.

The sessions and discussions planned are meticulously curated to provide deep insights into the latest trends and advancements in our fields. From cutting-edge technologies such as Artificial Intelligence and Blockchain to critical Regulatory updates and innovative financial practices, we are poised to embark on a journey of discovery and learning. Our distinguished speakers, industry experts, and thought leaders shall share their experiences, expertise, and vision, sparking new ideas and perspectives that will undoubtedly shape the future of our profession.

I extend my heartfelt gratitude to the organising committee, sponsors, and volunteers who have worked tirelessly to bring this event to a great success. Your dedication and hard work are the pillars upon which the achievements of this conference rest. I also thank our esteemed speakers and panellists for their valuable contributions and for taking the time to share their knowledge with all of us.

To all the participants, I encourage you to actively participate, engage with your peers, and make the most of the opportunities presented during this conference. Networking, exchanging ideas and building professional relationships are integral to our growth and success. Let us seize this occasion to Learn, Collaborate and Innovate together.

As we navigate through the sessions and activities, let us keep in mind the broader vision of our profession – to uphold the highest standards of integrity and excellence. Let this conference be a beacon of inspiration, guiding us towards greater achievements and a brighter future.

I wish you all an enriching and fulfilling experience for the day. May this event ignite the spark of innovation and excellence within each of us, propelling our profession to new heights.

Warm regards,

CA Sanjib Sanghi
Chairman, EIRC of ICAI

Message from Chairman - EIRC of ICSI



स्वकर्मणा तमभ्यर्च्य सिद्धिं विन्दति मानवः।
Svakarmanā tam abhyarcya siddhim vindati mānava
By worshipping through one's own work, a person attains
perfection.

First of all, I extend my congratulations to President CA Sumit Binani and the entire core committee of the Association of Corporate Advisers & Executives for orchestrating the “**Igniting Utkarsh**,” event at the ACAIE Annual Conference, 2024 with elegance and grandeur. I extend my heartfelt gratitude to sponsors, speakers, panelists, and volunteers whose invaluable support and contributions have made this event possible.

This flagship event stands as a beacon for professionals in corporate advisory and executive fields, fostering a platform for sharing knowledge, exploring industry trends, and engaging in insightful discussions aimed at sparking new ideas, perspectives, and innovations crucial for shaping the future of the industry. Through insightful discussions led by industry experts, dynamic drama presentations that bring real-world scenarios to life, and thought-provoking debates that encourage critical thinking, benefitted attendees in gaining valuable insights and inspiration.

The commitment to advancing corporate advisory practices, coupled with interactive workshops designed to enhance skills and knowledge relevant in today's corporate landscape, have ignited fresh opportunities for growth and collaboration that are essential for future success. As we embark on this journey of “**Igniting Utkarsh**,” let us heed the wisdom of Ratan Tata, “If you want to walk fast, walk alone. But if you want to walk far, walk together.” Let us seize every opportunity to learn, innovate, and excel. Together, let's forge a path towards a brighter future.

CS (Dr.) Mohit Shaw
Chairman, EIRC of ICSI

Message from Chairman - EIRC of ICMAI



THE INSTITUTE OF COST ACCOUNTANTS OF INDIA
(STATUTORY BODY UNDER AN ACT OF PARLIAMENT)
EASTERN INDIA REGIONAL COUNCIL
CMA BHAWAN, 84, HARISH MUKHERJEE ROAD, KOLKATA-700025

Telephones : 033-4951-1391
E-mail : eirc@icmai.in
Website:
www.eircoficmai.com

ERC/25274

03.07.2024



MESSAGE

I am glad to know that of the Association of Corporate Advisers & Executives (ACAIE) is going to organize the Annual Conference 2024 on Saturday, 6th July, 2024 at Dhono Dhanyo Auditorium, Kolkata on the theme "Igniting Utkarsh" focusing on igniting innovation, excellence, and progress.

In this ever-evolving landscape of economic flux and rapid technological evolution, the possibilities are boundless. As professionals immersed in this dynamic realm, it is not just our privilege but our duty to fuel the flames of innovation and drive the growth of technology, economic growth and overall development of the nation.

I hope the speakers of the Conference will highlight different aspects and the participants will get enriched by the deliberations during the conference.

I extend my warm greetings to all the participants and wish the conference all success.

With Best Wishes



CMA Uttam Kumar Nayak
Chairman

About Association of Corporate Advisers & Executives



The Association of Corporate Advisers & Executives (ACAIE) stands as a venerable institution, rooted in Kolkata, India, with a rich legacy dating back to its establishment in 1960. Recognized as one of Kolkata's oldest professional bodies, **ACAIE** has consistently been at the forefront of promoting excellence and expertise in various domains critical to corporate affairs. Some of the other key points about **ACAIE** are as follows:

Foundation : Established on 26th August, 1960

Constitution : A registered Society under the Societies Registration Act, 1860

Objective : **ACAIE's** sphere of influence spans a diverse range of academic disciplines. The association serves as a hub for professionals and businessmen, bringing together a membership that comprises seasoned practitioners, corporate executives, industrialists, and business leaders.

Motto : **ACAIE's** motto is “**Work is Worship.**” underscoring the belief that the work undertaken by the members of **ACAIE** is not merely a task but a sacred commitment, aligning with the principles of dedication, integrity and a strong work ethic.

Annual Theme : **ACAIE's** theme for the current tenure 2023-24 is “**Igniting Utkarsh,**” reflecting a commitment to ignite progress, excellence and prosperity.

Activities : **ACAIE** has been involved in organizing events and initiatives to promote professional growth and awareness in various fields. **ACAIE** is also known for its fellowship activities, which encompass a variety of engaging experiences. Activities involving academics, debates, drama, study tours and recreation events play a crucial role in fostering a sense of community and camaraderie among its members.

ACAIE Bengal ET Corporate Awards : Since 2013, **ACAIE** has been a driving force behind the Bengal ET Corporate Awards, further solidifying its role in recognizing and celebrating excellence in the corporate domain.

Commemorative Lectures : **ACAIE** is known for organising series of memorial lectures every year in honour of its founder(s) on a topic of general public interest. Distinguished personalities, including the esteemed Bharat Ratna and Former President of India, Shri Pranab Mukherji have also addressed these lectures.

Annual Conference : The Annual Conference held by the **ACAIE** is its flagship yearly event. This gathering serves as a significant platform for members and professionals in the corporate advisory and executive fields to come together, share knowledge, discuss industry trends, and engage in meaningful discussions. Each year's conference has a specific theme or focus. The ACAIE Annual Conference in 2023 was held with the theme “Sankalp, Srijan aur Siddhi.” The theme for Annual Conference 2024 is “**Igniting Utkarsh**”

Membership and Reach : With a membership of approximately 1600+ professionals and businessmen, **ACAIE** serves as a vibrant community, providing a platform for networking, knowledge exchange, and professional & personal development. For becoming a life member click on “<https://acaekolkata.org/acaemembership>”

Adv. Ramesh Kumar Patodia
General Secretary

Activities at a Glance ...



Past President – CA Jitendra Lohia presenting a memento to the Speaker and EC Member Adv IP Rahul Parasrampuria



Lecture Meeting on Law & Judgements relating to personal guarantors under IBC 2016 on 24th April 2024



Past President – CA Jitendra Lohia presenting a memento to the Speaker and EC Member Adv IP Rahul Parasrampuria



President CA Sumit Binani lighting the lamp for the CKCL 2024



Lecture Meeting on Actions by Enforcement Directorate – Impact on CIRP and Liquidation under IBC on 8th May 2024



(L-R) Speaker CA Binay Kumar Singhania, Moderator CA Jitendra Lohia (Past President) and Speaker CA Ram Ratan Modi

Activities at a Glance ...

ACAE Wealth Conclave in association with YI, CII organized on 18th May 2024 at the Park, Kolkata





Moderated Panel Interactive Open House Session on Innovative in Manufacturing on 6th June 2024 at Spring Club, Kolkata



Past President CA S M Gupta presents memento to Mr. Hemant Chabria, CEO, Chabria Infotech



Workshop on IBC on Filing of Applications in NCLT Web Portal and IBC Rules on 22nd June 2024



14th Sukumar Bhattacharya Memorial Lecture delivered by Shri Ramesh Agarwal, Chairman, Agarwal Packers and Movers Ltd along with CA Sumit Binani (President) and CA Tarun Kr Gupta (Chairman – Memorial Sub-Committee)

GLIMPSES OF PROGRAMMES OF ACAE CHARTERED ACCOUNTANTS STUDY CIRCLE OF EIRC OF ICAI HELD IN THE TERM STARTING APRIL 01, 2024

ANNUAL GENERAL MEETING OF THE STUDY CIRCLE HELD ON MARCH 27, 2024



L-R: CA. Tarun Kr. Gupta, incoming Convenor for the Year 2024-25, CA. Anup Banka, Convenor, 2023-24, CA. Vikash Banka, Deputy Convenor, 2023-24 and CA. Ayush Jain, incoming Deputy Convenor for the Year 2024-25

LECTURE MEETING ON GST HELD ON APRIL 06, 2024



L-R: CA. Tarun Kr. Gupta, Convenor, CA. Anup Luharuka, Speaker, CA. Shubham Khaitan, Speaker and CA. Ayush Jain, Deputy Convenor



L-R: CA. Tarun Kr. Gupta, Convenor, CA. Nitesh More, Past Chairman EIRC of ICAI and Speaker, CA. Vivek Newatia, Member and CA. Roshan Bajaj, Member



L-R: CA. Tarun Kr. Gupta, Convenor, CA. Suyash Tulsyan, Speaker, CA. Pramod Mundra, Member and CA. Ayush Jain, Deputy Convenor

LECTURE MEETING ON VALUATION HELD ON APRIL 19, 2024



L-R: CA. Anurag Singhal, Speaker, CA. Swapan Bhattacharya, Member, CA. Ayush Jain, Deputy Convenor and CA. Tarun Kr. Gupta, Convenor



L-R: CA. Swapan Bhattacharya, Member handing over a Memento to the Speaker CS. Khusbu Agrawal

CORPORATE LAW CONCLAVE HELD ON APRIL 23, 2024



L-R: CA. Tarun Kr. Gupta, Convenor, CA. Sanjib Sanghi, Chairman EIRC of ICAI, CA. (Dr.) Debashish Mitra, Past President, ICAI and Speaker, CA. Mohit Bhuteria, Chairman of the Session and CA. Ayush Jain, Deputy Convenor



Felicitation of CA. Sanjib Sanghi, Chairman EIRC of ICAI by CA. K.P.Khandelwal, Past Central Council Member, ICAI

ANNUAL GENERAL MEETING OF THE STUDY CIRCLE HELD ON MARCH 27, 2024



Memento being presented to CA. (Dr.) Debashish Mitra, Past President, ICAI and Speaker for the session by CA. Ketan Satnalia, Member and CA. H.K. Agarwal, Member



Felicitation of Speaker CS. Anita Baid by CA. Nilima Joshi, Member and CA. Rashmi Chhawchharia, Member



Glimpse of the audience



L-R: CA. Tarun Kr. Gupta, Convenor, CS. Anita Baid, Speaker, CA. Mohit Bhuteria, Chairman of the Session and CA. Ayush Jain, Deputy Convenor

LECTURE MEETING ON INCOME TAX HELD ON MAY 03, 2024



L-R: CA. Tarun Kr. Gupta, Convenor, CA. Asim Prakash, Speaker and CA. Ayush Jain, Deputy Convenor



L-R: CA. Tarun Kr. Gupta, Convenor, CA. Sumit Bihani, Speaker, CA. Shyam Agarwal, Speaker and CA. Ayush Jain, Deputy Convenor



Felicitation of Speakers by presentation of a Memento

LECTURE MEETING ON GST HELD ON MAY 17, 2024



CA. Surabhi Bohra, Speaker, CA. Harsh Gadodia, Speaker alongwith CA. Tarun Kr. Gupta, Convenor, CA. Ayush Jain, Deputy Convenor and CA. Niraj Harodia, Member

LECTURE MEETING ON SCHEDULE III AND CARO HELD ON MAY 31, 2024



CA. Sanjay Verma, Director-Finance, Andrew Yule & Co. Ltd, Chairman of the Session, CA. Mayur Agarwal, Hony. Secretary & Treasurer, EIRC of ICAI and Speaker and CA. Komal Bajaj, Speaker with CA. Vivek Agarwal, Member, CA. Tarun Kr. Gupta, Convenor and CA. Ayush Jain, Deputy Convenor

LECTURE MEETING ON CORPORATE LAW HELD ON JUNE 7, 2024



CA. Tarun Kr. Gupta, Convenor, CS. Ravi Varma, Speaker, CS Mohan Ram Goenka, Speaker and CA. Ayush Jain, Deputy Convenor

LECTURE MEETING ON GST HELD ON JUNE 14, 2024



L-R: CA. Pradeep Modi, Speaker being felicitated by CA. Renu Modi, Member

PARTICIPATION IN INTERNATIONAL YOGA DAY CELEBRATIONS ORGANISED BY EIRC OF ICAI ALONGWITH ALL STUDY CIRCLES ON JUNE 21, 2024



Group photo after the session

LECTURE MEETING ON GST HELD ON JUNE 14, 2024



L-R: CA. Tarun Kr. Gupta, Convenor, CA. Shivani Agarwalla, Speaker, CA. Puja Agarwal, Speaker and CA. Ayush Jain, Deputy Convenor



Felicitation of the Speakers by presenting a Memento

PARTICIPATION IN CA RUN FOR 'VIKSIT BHARAT' ORGANISED BY EIRC OF ICAI ALONGWITH ALL STUDY CIRCLES ON JUNE 30, 2024



Glimpses of the CA Run organised at EIRC ICAI, Russel Street

CA DAY CELEBRATION WITH BLOOD DONATION CAMP AT EIRC, ICAI ON 1ST JULY 2024



Executive Committee 2024 -2025



Sumit Binani
President



Tarun Kumar Gupta
Vice President



Niraj Kumar Harodia
Vice President



Ramesh Kumar Patodia
General Secretary



Shivani Shah Agarwalla
Joint Secretary



Mohit Bhuteria
Treasurer

Members



Anup Luharuka



Ayush Jain



Rahul Parasrampur

Members



Raj Kumar Lakhota



Rashmi Chhawchharia



Sanjib Sanghi



Shubham Khaitan



Vikash Kumar Banka



Vivek Newatia

Ex-Officio



Pramod Dayal Rungta

Special Invitees



Ankit Loharuka



Gopal Kumar Khetan



Mukesh Kumar Jhavar



Surabhi Bohra



Vikash Goel

ANNUAL CONFERENCE 2024 TEAM

MENTORS

Abhijit Sen	Indu Chatrath	Pulak Saha	Santanu Ghosh
Amitav Kothari	Jinesh Vanzara	Radhey Shyam Jhawar	Santosh K Roongta
Anand Chopra	Jitendra Lohia	Rama Nand Rustagi	Sushil K Pransukhka
Anup Kumar Sanghai	Kamal Nayan Jain	Ram Ratan Modi	Sushil Kumar Rungta
Arvind Agarwal	Kashi Prasad Khandelwal	Rakesh Jain	Swapan Kr. Bhattacharya
Arun Kumar Agarwal	Madhav Prasad Sureka	Rishi Khator	Vasudeo Agarwal
Ashis Kumar Ray	P R Ramesh	S M Gupta	Vivek Agarwal
Hari Krishna Agrawal	Pramod Dayal Rungta	Sanjay Bhattacharya	

CORE COMMITTEE

Anup Kumar Sanghai	Chairman	Niraj Kumar Harodia	Vice President
Sumit Binani	President	Ramesh Kumar Patodia	General Secretary
Rishi Khator	Co-Chairman	Shivani Shah Agarwalla	Joint Secretary
Pramod Dayal Rungta	Immediate Past President	Mohit Bhuteria	Treasurer
Tarun Kumar Gupta	Vice President		

SUB COMMITTEE

	Chairman	Co-Chairman	Co-Chairman
Finance	Vivek Agarwal	Pradeep Agarwal	Anup Kumar Luharuka
Delegate Registration	Pramod Dayal Rungta	Sumit Bihani	Chimpu Lal Agarwal
Souvenir	Debayan Patra	Shubham Khaitan	Siddhant Jajodia
Guest Co-ordination	Anup Kumar Banka	Vikash Kumar Banka	Ankit Loharuka
Press & Publicity	Kamal Nayan Jain	Mukesh Kumar Jhawar	Vikash Goel
Front Desk Management	Surabhi Bohra	Gopal Kumar Khetan	Sakshi Jhajharia
Information Technology & Social Media	Jitendra Lohia	Sanjib Sanghi	Rakesh Singh
Fellowship & Cultural	Shivani Shah Agarwalla	Rohit Prasad	Priyanshi Agarwal
Debate	Mohit Bhuteria	Sanjay Diwakar Jain	Bharat Baid
Drama	Raj Kumar Lakhotia	Sumit Modi	Rashmi Chhawchharia
Food & Venue Logistics	Vasu Deo Agarwal	Vivek Newatia	Shiv Khemka
Hall Management	Ayush Jain	Devarshi Bhuwalka	Rahul Parasrampur

MEMBERS

Abhay Agarwal	Gopal Krishna Lodha	Neha Chhawchharia	Rakesh Somani	Shweta Dalan
Abhishek Tibrewal	Gopi Agarwal	Neha Kedia Singhanian	Ravi Kumar Shah	Shyam Agarwal
Ajay Agarwal	Gaurav More	Nitesh More	Ravi Kumar Patwa	Shital Khemka
Alice Singh	Hari Ram Agarwal	Pawan Kumar Patodia	Ravindra Kr. Sanghai	Shikha Gupta
Alok Jain	Harsh Gadodia	Pradeep Modi	Renu Modi	Shruti Sinha
Amit Sethi	Harsh Satish Udeshi	Pragya Jhunjunwala	Rikky Agrawalla	Subhash Kr. Banka
Amrish K Bhuwania	Harshit Choudhary	Prakash Patwari	Rohit Jalan	Sukrit Sinha
Anand Kumar Gupta	Ishan Tulsian	Pramod Mundhra	Roshan Kumar Bajaj	Suman Chaudhury
Anita Tosniwal	Jitesh Kumar Gutgutia	Prateek Choudhary	Rupanjana De	Sunil Goenka
Anneel Saraogi	K M Tibrewala	Prasan Deep Rungta	Sachin Agarwal	Sunil Singhi
Anirban Datta	Mahak Bhuteria	Pushp Deep Rungta	S S Gupta	Sushil Kumar Goyal
Anupriya Chowdhary	Mahesh Chand Gupta	Rahul Losalka	Sandeep Kejriwal	Swapnil Jain
Arun Kr Gupta	Madan Kumar Maroti	Rahul Mandawewala	Sanjay Banka	Swati Singhanian
Arun Kumar Khandelua	Mamta Binani	Rahul Maheshwari	Sandip Dey	Vanika Choudhary
Bijay Murmuria	Manish Dhandharia	Rajeev Kumar Agarwal	Sandip Khemka	Vibhor Tandon
Bishnu Basia	Manish Gadia	Ramesh Chokhani	Sarita Agarwal	Vikash Jain
Deepika Bagri	Manish Goyal	Rajesh Kumar Jain	Seema Agarwal	Vineet K Chaudhary
Gagan Kedia	Mayur Agrawal	Rajiv Kumar Agarwal	Shiv Ratan Barasia	Vishnu Kr. Tulsyan

OUR PAST PRESIDENTS

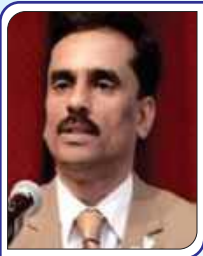
Year	Name	Year	Name
1960-63	Mr. S. B. Dandekar (*)	1993-94	Mr. Pawan Kr. Agrawal (*)
1963-64	Mr. J. P. Gupta (*)	1994-95	Mr. Kashi P. Khandelwal
1964-65	Mr. Sukumar Bhattacharya (*)	1995-96	Mr. Santanu Ghosh
1965-66	Mr. R. Singhi (*)	1996-97	Mr. R. S. Agarwala
1966-67	Mr. B. P. Khaitan (*)	1997-98	Mr. Ketan Satnalia
1967-68	Mr. B. S. Kothari (*)	1998-99	Mr. J. K. Drolia (*)
1968-69	Mr. P. M. Narielvala (*)	1999-00	Mr. H. K. Agrawal
1969-70	Mr. R. N. Lakhotia	2000-01	Mr. Indu Chatrath
1970-71	Mr. K. K. Mitra (*)	2001-02	Mr. Sanjay Bhattacharya
1971-72	Prof. L. Perreira (*)	2002-03	Mr. Sushil Kumar Pransukhka
1972-73	Mr. P. R. Neelkanth (*)	2003-04	Mr. Arvind Agrawal
1973-74	Mr. S. C. Bhandari (*)	2004-05	Mr. R.S. Jhawar
1974-75	Mr. S. S. Kothari (*)	2005-06	Mr. Santosh Roongtaa
1975-76	Mr. A. B. Rabadi (*)	2006-07	Mr. Pulak Kumar Saha
1976-77	Mr. K. P. Bhargava (*)	2007-08	Mr. S. M. Gupta
1977-78	Mr. R. L. Bathwal (*)	2008-09	Mr. Chirajit Goswami
1978-79	Mr. M. L. Varma	2009-10	Mr. Rakesh Jain
1979-80	Mr. T. D. Mundhra (*)	2010-11	Mr. Anand Chopra
1980-81	Mr. Sasanka Sekhar Sen (*)	2011-12	Mr. Swapan Kr. Bhattacharyya
1981-82	Mr. Nirmal Kr. Poddar (*)	2012-13	Mr. Jinesh S Vanzara
1982-83	Mr. Amal Kr. Chakraborty (*)	2013-14	Mr. Kamal Nayan Jain
1983-84	Dr. Abhijit Sen	2014-15	Mr. Rishi Khator
1984-85	Mr. K. L. Chatrath (*)	2015-16	Mr. Madhav Prasad Sureka
1985-86	Mr. Amitav Kothari	2016-17	Mr. R. R. Modi
1986-87	Mrs. Nandita Sen	2017-18	Mr. Arun Kumar Agarwal
1987-88	Mr. G. P. Agrawal (*)	2018-19	Mr. Vasudeo Agarwal
1988-89	Mr. C. S. Lahiri (*)	2019-20	Mr. Jitendra Lohia
1989-90	Mr. Sushil Kr. Rungta	2020-21	Mr. Anup K Sanghai
1990-91	Mr. Ashis Kr. Ray	2021-22	Mr. Vivek Agarwal
1991-92	Mr. R. N. Rustagi	2022-23	Mr. Pramod Dayal Rungta
1992-93	Mr. P. R. Ramesh		

(*) Since deceased

PROFILE



CA Ranjeet Kumar Agarwal, the 72nd President of the Institute of Chartered Accountants of India for 2024-25, is renowned for his strong organizational skills, academic acumen, and commitment to excellence. His tenure includes three consecutive terms on the Central Council and leadership roles in various committees. He champions the integration of AI and automation, focusing on continuous training and upskilling. Under his leadership, key initiatives such as UDIN and the Bank Branch Audit Allocation Software were successfully implemented. He also launched the CA Business Leaders 40 under 40 campaign. As President, he oversees numerous committees and continues to support India's development, representing the profession on international platforms. His vision for India@2047 aims to elevate the nation's global stature and economic prominence.



Shri Sajith Kumar, CEO & MD of IBMC Financial Professionals Group, is a trailblazer in the global financial sector with over 20 years of experience. He pioneered the Global Economic Empowerment System, an integrated international trade-flow system connecting 100+ countries and 30+ sectors. His leadership earned him the Sheikh Khalifa Excellence Award 2021 and the Sheikh Mohammed Bin Rashid Al Maktoum Business Award for innovative financial concepts. He launched the SME Economy eMarketplace and the world's first stable digital asset currency from UAE. Kumar also advises multiple economies and spearheaded initiatives like the UAE-India Business Portal and UAE-Africa Gold Convention, significantly contributing to non-oil sector diversification and global economic collaboration.



Dr. Deepak Vohra, an esteemed Indian diplomat, serves as Special Advisor to three African nations and Ladakh in India. With a rich career spanning across France, Vietnam, Tunisia, the United States, Nigeria, Cameroon, Benin, Chad, Malaysia, Papua New Guinea, and Spain, he has also held ambassadorships in Armenia, Georgia, Sudan, South Sudan, Poland, and Lithuania. A dedicated servant of humanity, he has twice risked his life to aid local communities. Fluent in eight languages, including French, Spanish, Vietnamese, and Arabic, Ambassador Vohra continues to repay his debt to his motherland through his distinguished service and unwavering commitment.

PROFILE



Prof. (Dr.) Suman Mukerjee is a distinguished Management Consultant and Corporate Trainer, currently serving as the Director-General of Bhawanipur Education Society. With decades of experience in teaching, research, management consulting, and business training, he has held professorships at business schools in India, the UK, and the USA. A Fellow of AIMA and an Environmental Fellow with USAEP, Dr. Mukerjee is a former Director at Ernst & Young, India, and a consultant to NCAER. He authored "The Textbook of Economic Development" published by Black Swan (Orient Longman).



CA Aniket Talati, the Immediate Past President of ICAI, is celebrated for his professional ethics, technical expertise, and vision for technological advancement. Elected as the 71st President in 2023, he has served ICAI since 2016, including a term as Vice-President. Known for his organizational skills and digital transformation initiatives, he also chairs the ICAI Accounting Research Foundation and XBRL India. Talati represents ICAI on international forums, including IFAC, CAPA, SAFA, and PAFA, and supports national bodies like GASAB and IRDAI. A Commerce graduate from Mumbai University and rank holder from Gujarat University, he is a prolific author and speaker in the field.



CA Nawshir H Mirza, a seasoned Professional Independent Director, currently serves on the board of Thermax Ltd. With a career spanning since 1999, he has held positions on the boards of Tata Group companies, Mphasis, and Exide. A Fellow of the Institute of Chartered Accountants of India, Nawshir worked with S.R. Batliboi & Co./Ernst & Young from 1967 until his early retirement in 2003. Post-retirement, he was India head of Jardine Matheson Ltd. for over a decade. An advocate for improved corporate governance since 2003, Nawshir has also contributed significantly to the governance and accounting professions and is actively involved with various NGOs, including TERI and Animals Matter to Me.

PROFILE



CA Ashok Barat is a Fellow Member of the Institute of Chartered Accountants of India and the Institute of Company Secretaries of India, an Associate Member of the Institute of Chartered Accountants of England & Wales and CPA, Australia. He has held responsible and senior leadership positions in various Indian and multinational organizations, in India and overseas. He is presently on the Board of several public and listed companies. He mentors and advises businesses, entrepreneurs, business families and professional firms on Strategy, Performance Improvement, Governance and Conflict Resolution. Mr. Barat is a Past President of the Bombay Chamber of Commerce and Industry, Council of EU Chambers of Commerce in India and presently, Member, Managing Committee of ASSOCHAM. He is a Certified Mediator empanelled with the Ministry of Corporate Affairs, Government of India.



Shri Mayank Jalan joined KAL in 2004. Under his leadership, KAL has grown significantly, now with a group revenue in excess of INR 1600 crores. In recognition of his business acumen, Mayank Jalan was inducted into the Expert Group for Agriculture and Allied Activities by NITI Aayog in September 2017. His achievements include Barclays Hurun Next Gen Leader 2018 for Business Excellence and ET 40 Under Forty, India's Young Business Leaders 2019. Mayank holds a first-class degree in Mechanical Engineering from University College London and a degree in Business Finance from the London School of Economics. He holds several important industry positions, including Chairman of the CII National Committee on Animal Husbandry & Dairy (2024-25) and Past-President of the Indian Chamber of Commerce (2019-20). Mayank is also the Honorary Consul of Ireland in Kolkata.



Smt. Swati Gautam is a first generation entrepreneur of 34 years; she is the Founder-CEO of Necessity Swati Gautam, the only brand in India that manufactures and retails customized lingerie from its own chain of dedicated Stores in Kolkata. She holds a Master's degree in Broadcasting from the University of Sheffield, UK. In her stint as a lecturer at St. Xavier's College, Park Street, she has taught Communication and Journalism to Undergrads and Postgrads for 8 years. Swati is associated with the Ramakrishna Mission and the Ramakrishna Sarada Mission as a fund raiser for various projects for the past many decades. She also manages her own Public Charitable Trust, PUKAAR. Her byline has appeared in The Telegraph, The Times of India, The Statesman, The Pioneer, The Tribune alongwith her dedicated columns in these newspapers. Swati has also authored and produced Coffee Table Books, including the Sesquicentennial Volume of The St Xavier's College, the official Coffee Table Book of the West Bengal Police, a Coffee Table book on Calcutta on behalf of the YPO, Kolkata Chapter. She is a Trustee of the Calcutta Debating Circle while being associated with many prestigious schools in Calcutta as a Debating mentor, judge and moderator.

PROFILE



Shri Meghdut Roy Chowdhury is a serial entrepreneur, community builder and social-change maker from Calcutta, India. He started his first company at the age of 19, a music recording studio by the name of BlooperHouse Studios, which has till date produced more than 3000 albums and artists from across the world. Meghdut has a Masters' in Management with a specialisation in International Business from HEC Paris, Stanford University and Tel Aviv University. He is currently the Chief Innovation Officer at Techno India Group, one of the largest educational conglomerates in India with 100k+ students and has been driving a new wave of experiential inter-disciplinary learning for adults through the Offbeat CCU, a school of the future. He also runs West Bengal's only Atal Incubation Center for Startups, a campaign to "Make Calcutta Relevant Again" and has recently co-founded Bengal Business Council to promote Entrepreneurship and change the narrative around doing business in the East.



Shri Gaurav Jalan is the Founder and CEO of mPokket, a unique digital lending platform for India's underserved youth. With a BA in Economics and Computer Science from Amherst College and an MBA from Columbia Business School, Gaurav started his career at Bain & Co. and Fidelity Investments. At mPokket, he leverages technology and analytics to provide cost-effective credit solutions. Previously, he led Avant Garde Wealth Management and Blue Mountain Holdings. Gaurav aims to expand mPokket's services to include micro-insurance, investment plans, and transaction banking. In his leisure, he enjoys reading, squash, running, and spending time with his family.



CA Shivani Shah Agarwalla stands out as a remarkable figure, excelling both in the world of Sports and Chartered Accountancy. She holds the distinction of being the first and only five-time Indian woman to claim the esteemed title of World Champion in Kettlebell Sports. Beyond her athletic accomplishments, Mrs. Agarwalla is a respected Chartered Accountant, specializing in Indirect Taxation having served as a National Faculty for Indirect Taxation. In acknowledgment of her contributions, she was honored as one of the top 40 FinFluencers of 2024 by the FTLD, ICAI and was appointed as a Special Invitee to the Women Excellence Committee 2024. Her influence also extends to the realm of public speaking, with her captivating TedX speech in December 2019. Mrs. Agarwalla's remarkable achievements have been recognized with the prestigious Pride of Bengal Award 2022, a distinction she shares with esteemed personalities like Arnab Goswami and Leander Paes. As a motivational speaker, she has graced prestigious platforms such as the Indian School of Business, Hyderabad, and The Army Wives Welfare Association, inspiring audiences with her insights and experiences. The Honorable Prime Minister of India, Sri Narendra Modi personally commended her accomplishments as an athlete, a chartered accountant, and a dedicated parent.

DRAMA - LIFE AFTER DEATH

Actors



Archana Sureka



Ayush Jain



Debayan Patra



Krishanu Bhattacharya



Mayur Agarwal



Neha Singhania Kedia



Niraj Harodia



Rashmi Chhawchharia



Renu Modi



Rishi Khator



R K Vyas



Saroj Agarwal



Sumit Modi

The Future of Finance and Audit in the Age of AI and Blockchain



CA CISA JAYJIT BISWAS

Founder Elite Web3 Forum
& Head IT Controls and BCM – Tata Motors Ltd.

INTRODUCTION

The landscape of finance and audit is undergoing a profound transformation in the era of artificial intelligence (AI) and blockchain technology. These disruptive technologies are reshaping traditional practices, revolutionizing processes, and driving innovation in the financial and auditing sectors. As AI and blockchain continue to evolve, their impact on finance and audit is becoming increasingly significant, paving the way for a future that is both efficient and secure.

AI in Finance and Audit

Artificial intelligence is revolutionizing the finance and audit industries by automating repetitive tasks, enhancing decision-making processes, and improving operational efficiency. In finance, AI-powered algorithms are being used for predictive analytics, risk assessment, fraud detection, and personalized customer experiences. Machine learning models can analyse vast amounts of data in real-time, enabling financial institutions to make data-driven decisions with speed and accuracy.

In the field of audit, AI is streamlining the auditing process by analysing financial data, identifying anomalies, and detecting potential risks. AI-powered audit tools can perform complex data analysis, identify patterns, and flag inconsistencies, allowing auditors to focus on higher-value tasks such as strategic planning and risk management. By harnessing the power of AI, auditors can conduct more comprehensive and insightful audits, leading to improved transparency and accountability.

Blockchain Technology in Finance and Audit

Blockchain technology is revolutionizing the way financial transactions are conducted, verified, and recorded. By providing a secure and transparent ledger system, blockchain has the potential to eliminate intermediaries, reduce transaction costs, and enhance trust in financial transactions. In finance, blockchain is being used for digital payments, smart contracts, tokenization of assets, and decentralized finance (DeFi) applications.

In the auditing realm, blockchain technology is enhancing

the integrity and reliability of financial data. By creating an immutable and tamper-proof record of transactions, blockchain ensures the authenticity and accuracy of financial information, reducing the risk of fraud and errors. Auditors can leverage blockchain to verify the integrity of financial statements, track the flow of funds, and ensure compliance with regulatory requirements.

The Future of Finance and Audit

As AI and blockchain technologies continue to advance, the future of finance and audit is poised for further transformation. In finance, AI-driven predictive analytics will enable financial institutions to anticipate market trends, personalize customer experiences, and optimize investment strategies. The rise of decentralized finance (DeFi) powered by blockchain technology will democratize access to financial services, create new revenue streams, and redefine the concept of traditional banking.

In the auditing space, AI-powered audit tools will enhance audit quality, increase efficiency, and provide deeper insights into financial performance. Blockchain technology will enable auditors to conduct real-time audits, verify the authenticity of financial data, and enhance the trust and transparency of audit reports. The integration of AI and blockchain in auditing will lead to a more agile, accurate, and value-driven audit process, ensuring greater accountability and compliance in financial reporting.

Conclusion

The future of finance and audit in the age of AI and blockchain is one of unprecedented opportunity and innovation. By harnessing the power of artificial intelligence and blockchain technology, financial institutions and auditors can unlock new levels of efficiency, transparency, and security in their operations. As AI and blockchain continue to shape the financial and auditing landscape, organizations that embrace these technologies will be well-positioned to thrive in the digital economy of tomorrow. The future of finance and audit is bright, powered by the transformative potential of AI and blockchain.

"IGNITE THE FLAME OF EXCELLENCE WITHIN YOU, AND WATCH THE WORLD BE ILLUMINATED BY YOUR BRILLIANCE."

Opportunities and Challenges in India's Start-Up Sector

CA. DR. Fenil Shah

[CA, CS, MCOM, LLB, CPA AUSTRALIA, Startup Mentor, Chairman ICAI Ahmedabad 2020-21]



Abstract

Over the past few years, start-ups in India have gained more and more traction. Some businesses have transformed into unicorn start-ups, generating enormous returns for their investors thanks to significant capital from international investors. Since it is tough to scale up a business without the necessary funds, these investors have accelerated the growth of start-ups. The Indian government's flagship program to foster entrepreneurship and new ideas is called "Start-up India." The goal of the government's new program is to give start-ups a leg up so that they can create more jobs and stimulate the economy. The start-up ecosystem in India has attracted global attention. The business world has seen an explosion of ground-breaking start-ups providing solutions to real problems at a mass level in recent years as a result of the hundreds of innovative young people who have chosen the path of entrepreneurship rather than joining multinational corporations and government ventures. This paper explores some of the opportunities and threats that exist for Indian start-ups in the present ecosystem.

Keywords : Start-up, Entrepreneur, Business, Innovation, Entrepreneurship, Ecosystem

Introduction

Start-Up

A company or initiative that is undertaken by an entrepreneur in order to search for, develop, and validate a scalable business model is referred to as a start-up or start-up. While the term "entrepreneurship" can be used to refer to any new business, including self-employment and enterprises that have no intention of ever becoming registered, the term "start-up" is used to refer to new companies with the goal of expanding beyond the original founder. The early stages of a start-up are marked by a high degree of unpredictability and a high rate of failure; nonetheless, a portion of these businesses eventually go on to achieve economic and cultural significance.

Start-Up in India

Overview

The voyage of entrepreneurship in India is not a new one; in fact, the 1980s and 1990s saw the beginning of the journey for several companies that went on to become titans in their respective fields, like Infosys and Airtel, amongst a significant number of others. Because India is such a large country, there are still a great many issues that need to be resolved in a variety of fields. Indian start-ups have been working on creative concepts in terms of business structures, products/services, and technologies over the past decade in an effort to alleviate some of the issues that have been plaguing the country. And the pace of this tendency is only going to quicken in the years to come.

Strong government policies that encourage entrepreneurship and innovation, as well as significant funding from premier venture capital and private equity firms, have led to India's emergence as a powerful player in the global start-up ecosystem over the past few years. Along with the United States, China, the United Kingdom, and other countries, India has joined this elite group. According to the 2021 Global Start-up Ecosystem Index compiled by Start-up Blink, India is ranked number 20 among the top 100 nations. In addition, the Indian cities of Bangalore, Delhi, and Mumbai are included in the list of the top 20 cities in the world. Additionally, India's position in the Global Innovation Index 2020 has risen from 81st to 48th since last year. Tech start-ups are capitalising on the growing acceptance of digital technology and have already altered the way of life of young Indians. Everything from buying to ordering meals from restaurants and streaming entertainment on the go has shifted to online platforms. These start-up companies can influence the next stage of economic growth if there are more examples of their success, improvements in digital infrastructure, and laws that benefit them.

Growth Drivers

For instance, Zomato, which had collected over US\$ 2 billion

"UTKARSH BEGINS WITH A SINGLE SPARK OF DETERMINATION AND IS FUELED BY THE FIRE OF PERSEVERANCE."

in fundraising before going public (with a total valuation of US\$13 billion) in 2021, gave some of its investors returns of 20x and even 100x. It is only one of several start-up businesses that have successfully raised millions of dollars from investors. India's economy has experienced some of the world's fastest growth in the past ten years. Consumption has been fuelled partly by rising disposable income levels (per capita income increased to Rs. 95,000 or US\$ 1,301 in 2019 from Rs. 73,000 or US\$ 1,000 in 2015). Additionally, the fast use of smart phones and the fact that more than half of the population is under 25 have made India a desirable enterprise market base. A young consumer base might be promising for start-ups with unique products or solutions because it enhances the likelihood of early product/service uptake.

The importance that start-ups may bring to the economy in terms of creative solutions to pressing issues, as well as employment development, has been acknowledged by the government. As a result, the government has taken several actions to create a foundation allowing tech-driven start-ups to flourish in India. To create a robust start-up environment, the government has passed and revised numerous laws, held competitive events, and implemented several initiatives and schemes.

Increased Digital Adoption

With the widespread adoption of digital payment options, fast internet connectivity, and more affordable smart phones, consumer and corporate habits are changing quickly. Even tiny offline retailers are now eager to have an online presence and accept payments through online channels thanks to COVID-19, which has hastened the adoption of digital technology. Technology-driven start-ups are utilising this new normal and the digital tsunami; in 2020, the industry saw a rise with 1,600+ new start-ups.

Hiring Contractual Staff

In the aftermath of COVID-19, many businesses, particularly newer ones with precarious financial footing, have realised that recruiting full-time employees results in increased costs, particularly during economic unpredictability. This has increased the hiring of freelance workers or contractual labour, notably by early-stage start-ups, for tasks that will only be completed for a limited amount of time. According to a forecast that was released by ASSOCHAM in January 2020, the gig economy is expected to be worth 455 billion dollars by the year 2023.

AI And ML to Continue Gaining Prominence

In the realm of start-ups and innovation, artificial intelligence (AI) and machine learning (ML) are currently

popular topics of discussion. AI and machine learning technologies have applications in a variety of industries, including medicine, personal assistance, and consumer electronics. These technologies are founded on data science. Some of the most critical application areas for AI and machine learning are hyper-automation, analytics for big data, and cyber security. According to a survey that was conducted by Deloitte in the year 2020, 74% of AI adopters predict that the technology will be integrated into all enterprise applications over the next three years. With investors exhibiting a significant interest in artificial intelligence and machine learning start-ups, it is anticipated that their number will expand in the future from the present percentage of 7.5% start-ups (as of 2019).

Start-Up Wave is Spreading to Tier-2 Cities

Growing digitalisation has resulted in a mushrooming of start-ups in tier 2 cities, which helps harness the local talent pool and minimise financial burn. Even before the epidemic, the Economic Survey of 2018-19 found that a staggering 50 per cent of the 16,500 start-ups that had been registered by March 2019 were situated in tier 2 and 3 cities. Some of the towns in tier 2 that are seeing an increase in the number of start-up activities are Jaipur, Ahmedabad, Pune, Chandigarh, and Indore.

Government Initiatives and Schemes

Government schemes and grants for start-ups are one of the reasons for the accelerated growth of these companies, paving the way for a new-age economy. Without government support and encouragement, it becomes difficult for start-ups with novel ideas to follow through on their initial work, resulting in a dearth of innovative products that are genuinely Made in India. Hence, the government has launched a host of schemes and initiatives to nurture start-ups and innovation.

- ★ Start-Up India Initiative
- ★ Atal Innovation Mission (Aim)
- ★ Support For International Patent Protection In Electronics & Information Technology (Sip-Eit)
- ★ Promoting Innovations In Individuals, Start-Ups And Msmes (Prism)
- ★ Aspire-A Scheme For The Promotion Of Innovation, Rural Industries And Entrepreneurship.

Why Start-Up in India

The goal of Start-up India is to bring about economic growth in India. There are a lot of enterprising people out there who have the desire to establish their own business, but they don't have the resources to make it happen. As a

"TO IGNITE UTKARSH, ONE MUST FIRST BELIEVE IN THE BOUNDLESS POTENTIAL WITHIN THEMSELVES."

consequence of this, their concepts, abilities, and talents are not utilised, and the nation misses out on opportunities for wealth generation, economic expansion, and employment. By ensuring that people who have the potential to innovate and start their own businesses are encouraged, Start-up India will help boost entrepreneurship and economic development across multiple levels. This will be accomplished through the provision of proactive support and incentives at each of these levels.

The government of India is committed to encouraging entrepreneurship at the early stages of business development and has launched a variety of programmes to provide the necessary support in this area. In this context, it is essential to make reference to the "Make in India" campaign, which was launched in September 2014 with the goals of luring international investments and encouraging domestic businesses to take part in the country's manufacturing industry. For the most role, the limits on foreign direct investment (FDI) were raised, and the protection of intellectual property rights (IPR) was beefed up, both with the intention of boosting trust in newly established businesses. The Government of India (GoI) launched a new initiative in 2015 called "Stand-up India" with the goal of encouraging female entrepreneurs and providing assistance to new businesses in obtaining bank funding. This was done in an effort to make India the number-one destination in the world for new companies.

Another commendable and far-reaching initiative is called "Digital India," and it was launched in 2015 with the goal of ensuring that government services are made available to every citizen through an online platform. This platform aims to connect rural areas by developing their digital infrastructure, which translates into a huge business opportunity for start-ups.

Startup India Action Plan

The Government's Action Plan will help accelerate the growth of startups across India, across all important sectors-in Tier 1, 2, and 3 cities, including semi-urban and rural areas, and will include promoting entrepreneurship among SCs/STs and women communities. This plan will help accelerate the growth of start-ups throughout India.

Prime Minister Narendra Modi presented the Start-up India Action Plan to the public on January 16, 2016. The purpose of the plan was to highlight several initiatives and schemes proposed by the Government of India to build a solid ecosystem to nurture innovation and empower Start-ups across India. The project was unveiled by Prime Minister Modi.

The Department of Industrial Policy and Promotion (DIPP) developed a 19-point Action Plan with the dual goals of reducing obstacles to quicker economic growth and promoting that growth. These goals are accomplished through the following means:

- ★ Simplification and Handholding
- ★ Funding Support and Incentives
- ★ Industry-Academia Partnership and Incubation

Launch of Start-up India Action Plan Start-up India's 19-Point Action Plan

1. Self-certification compliance,
2. Single point of contact via Start-up India Hub
3. Simplifying processes with mobile app and portal
4. Legal support, fast tracking & 80% reduction in the patent registration fee
5. Relaxed norms of public procurement
6. Easier & faster exit
7. Funding support via a fund of funds corpus of INR 10,000 crore
8. Credit Guarantee Funding
9. Tax exemption on capital gains
10. 3-Year income tax exemption
11. Tax exemption on investments above Fair Market Value (FMV)
12. Annual start-up fests (national & international)
13. Launch of world-class Innovation Hubs under the Atal Innovation Mission (AIM)
14. Set up of country-wide incubator network
15. Innovation centres to augment incubation and R&D
16. Research parks to propel innovation
17. Promote entrepreneurship in biotechnology
18. Innovation-focused programs for students
19. Annual incubator grand challenge

Current Scenario

According to Mr Piyush Goyal, who is the Minister of Commerce and Industry, Consumer Affairs, Food and Public Distribution, and Textiles in India, the country is celebrating its 75th year of independence with 75,000 new businesses. At the same time that India is celebrating Azadi ka Amrit Mahotsav, the Department for Promotion of Industry and Internal Trade (DPIIT) has recognised more than 75,000

new businesses that have been established in India. About 12% of the total start-ups that have been identified are based in the information technology industry, 9% are found in the healthcare and life sciences industry, 7% are based in the education industry, 5% are based in the professional and business services industry, and 5% are found in the agricultural sector. To date, the start-up ecosystem in India has been responsible for the creation of an astounding 7.46 lakh employees, representing an increase of 110% annually over the course of the prior six years. The fact that about 49% of our start-up companies are currently based in tier II and tier III cities is evidence of the immense potential possessed by the young people of our nation, "according to a statement issued by the Ministry. [citation needed] According to the Ministry, the most recent 10,000 new businesses were approved in 156 days, which is significantly less time than it took for the previous 10,000 to be approved in 808 days.

Literature Review

According to Narendra Modi (2016), the "Start-up India" initiative is a ground-breaking programme that was initiated to provide assistance to individuals who are interested in beginning their own businesses. Because these individuals have capabilities as well as ideas, the government will provide support for them so that they can put their ideas into action and continue to develop. If this plan is successful, India will eventually have a more robust economy and become a more powerful nation.

According to Grant Thornton (2016), a start-up company is an organisation that is either an entrepreneurial venture or a partnership, or it is a temporary business organisation that engages in the creation, production, or distribution of new products, services, or processes. According to the Institute for Business Value (IBV), India is experiencing a boom in the number of young entrepreneurs and startups.

However, more than 90 per cent of start-ups in the country fail due to a lack of innovation, the non-availability of a skilled workforce, and insufficient funding. These are the primary reasons for the high rate of failure.

Nipun Mehrotra (2018), The Indian start-up ecosystem, which ranks third worldwide in terms of the number of start-ups, has been producing new job openings and luring capital investment. We are of the opinion that new businesses should concentrate on addressing societal issues such as healthcare, sanitation, education, transportation, alternative energy management, and other related topics. Doing so would help address the challenges that India and the rest of the world are currently facing. This necessitates investments in cutting-edge technology as

well as products that are designed to operate on a global basis.

Significance of the Study

The expansion, development, and eventual industrialisation of various economies throughout the world have all been significantly influenced by the roles that start-ups have played and continue to play. The Indian government's "Start-up" programme is a flagship effort with the goal of establishing a robust ecosystem for the development of innovative ideas. The start-up will be the driving force behind sustained economic growth, the creation of large-scale employment possibilities, and the reduction of unemployment.

Objectives of the Study

1. To analyse the numerous problems and difficulties faced by startups
2. To determine different government efforts for the growth of startups.
3. To examine the development and possibilities for start-ups.

Issues and Challenges of Start-Ups

Some of the significant issues and challenges are discussed below:

1. Financial resources

The accessibility of financial resources is essential for new businesses, yet it is notoriously difficult to acquire adequate amounts. There is a wide variety of potential sources of funding accessible, including but not limited to members of the family and friends, loans, grants, angel money, venture capitalists, crowd fundraising, and so on. As the company develops further, the need begins to get more stringent. The timely injection of finance is required for businesses looking to scale. It is absolutely essential for the success of start-ups to have effective cash management (Skok, 2016; Pandita, 2017). According to a recent survey, 85 per cent of new businesses are apparently underfunded, which is an indicator of possible failure. This presents a bleak picture (Iwasiuk, 2016).

2. Revenue generation

Many new businesses are not successful because they are unable to generate enough money as the company expands. The expansion of operations resulted in more expenses and decreased revenues, which forced entrepreneurs to focus on the funding side of their businesses, which in turn dilutes their attention to the fundamentals of running a firm. As a result, the generation

of income is essential, necessitating the effective management of the burn rate, which, according to a standard definition, is the rate at which start-ups spend money in the early phases of their development. The problem is not to generate more cash but rather to increase and maintain the growth that has already been achieved.

3. Team members

In the early stages of a start-up, the founding team often consists of a group of vetted individuals whose skill sets complement one another. In most cases, every member is highly skilled in a particular aspect of the operations. The first and most important necessity is to put up a strong team; in the event that this is not done, the business may not be successful (Skok, 2016).

4. Supporting infrastructure

Incubators, science and technology parks, business development centres, and other similar establishments are only a few examples of the many different types of support mechanisms that play an essential part in the lifecycle of start-ups. The increased likelihood of failure results from a lack of access to such support mechanisms.

5. Creating awareness in markets

Many new businesses are unsuccessful because their founders did not pay enough attention to the constraints of the market. Because of the singular nature of the offering, the atmosphere surrounding a new business is typically more challenging than that of an existing company. When it comes to a new product, the situation is more challenging because the start-up has to construct everything from the ground up.

6. Exceed customer expectations

Identifying the market need for the product, taking into account any existing trends, etc., is the next most critical problem. Because the new company needs to tailor its product offerings to meet the requirements of the market, innovation plays a vital part in the process (Skok, 2016). Additionally, the entrepreneur needs to have a comprehensive understanding of the industry to be able to counter the competition with proper methods. The competition to create something that is superior to an earlier idea is becoming increasingly important as new technologies become available.

7. Tenacity of founders

When things go difficult, founders of new businesses need to be able to keep their cool. The process of getting a new business off the ground is loaded with potential for delays, failures, and issues that lack practical answers.

Entrepreneur needs to have the tenacity and the ability to persuade others and should never give up until he or she accomplishes what they set out to do.

8. Regulations

Obtaining approval from a variety of government authorities is necessary prior to launch a new company. Even though there has been a noticeable improvement, registering a firm is still something of a struggle. Regulations pertaining to labour laws, intellectual property rights, dispute resolution etc., are rigorous in India.

9. Lack of mentorship :

One of the most significant challenges faced by the Indian start-up ecosystem is the dearth of adequate guidance and mentorship opportunities (Choudhury, 2015). The majority of entrepreneurs have excellent ideas and/or products but have little to no expertise in their respective industries, businesses, or markets, making it difficult for them to bring their items to consumers. It has been demonstrated beyond a reasonable doubt that the successful implementation of a brilliant concept requires immediate action (Mittal, 2014). The absence of sufficient mentoring or supervision is the most significant barrier that stands in the way of an otherwise promising concept becoming realised.

10. Lack of a good branding strategy

Another challenge that impedes the rapid development of new businesses is the absence of an efficient branding strategy. Hemant Arora, Business Head of Branded Content at Times Network, is of the opinion that branding should receive the utmost attention because it establishes an identity and takes up space in the thoughts of consumers (Choudhary, 2015).

Opportunities for Start-Ups

In spite of the difficulties and issues that start-ups are now dealing with, the marketplaces in India give a wealth of opportunities to discover solutions that are specifically designed to address these issues. The following is a list of some of the options that are being explored by start-ups as potential areas of focus for those organisations.

1. India's Large Population

India's massive population is one of the nation's most valuable resources. It is anticipated that by the year 2020, the population of people of working age will have surpassed the population of people not working. Any new business that can take advantage of this one-of-a-kind demographic advantage will have a fantastic chance.

Numerous infrastructure problems and the market at the base of the pyramid would present enormous possibilities for start-ups.

2. Change of Mind Set of Working Class

Traditional career routes would be made obsolete by the rise of the start-up environment in India. Talented employees could be enticed to work for start-ups by being given challenging responsibilities and being offered competitive pay packages. In addition to this, it has been observed that a number of high-profile executives are leaving their employment in order to either create their own businesses or work for existing ones.

3. Huge Investments in Start-ups

There has been a significant influx of investment from both domestic and international investors into start-up companies based in India. India became the most sought-after destination for investments in 2015 as a result of the completion of more than 300 agreements totalling over \$6.5 billion (Rs 42,300 Crore) by more than 300 angel investors and players in the venture capital and private equity markets. The New York-based Tiger Global Management, the Russian firm DST Global, the Japanese telecom giant Softbank, the Russian company Kalaari Capital, Sequoia Capital, and Accel Partners are only a few of the active players in this market. As a result of the fact that this is the tipping point in Indian business for making significant returns by investing in prospective unicorns, an increasing number of people are going to join the bandwagon.

Conclusion

Expansion is the method by which the current economic landscape in India is operating. With the implementation of liberal policies and initiatives for business owners, such as 'Make in India,' 'Startup India,' and MUDRA, etc., the government of India is demonstrating a growing interest in accelerating the rate of growth of the GDP beginning at the most fundamental levels of the country's economy. The initiative known as "Make in India" presents significant potential for new businesses in India. If the government were to focus all of its efforts on the development of entrepreneurs, it might be able to stop the outflow of

talented people and create an atmosphere in which more local talent would be available for employment by new businesses. The field of new enterprises has a multitude of difficulties, which range from financial to human resource concerns, as well as from the stage of launch to that of tenaciously maintaining growth. Due to the fact that this is a nation with a sizable population, there is an abundance of business opportunities for new companies that provide solutions to day-to-day challenges using solar power and information technology. These solutions can be found in a variety of industries, including food and retail, hygiene, and information technology. It is not out of place to state that some of these firms have the potential to become unicorns and may become businesses that are known all over the world if they expand their operations into other emerging and undeveloped countries.

References

1. Jain, S. (2016). Growth of start-up ecosystems in India. *International Journal of Applied Research*, 2(12), 152-154.
2. Radha, R., & Ilankumaran, G. (2018). Indian Startups-Issues, Challenges and Opportunities. *Advance and Innovative Research*, 109.
3. Rani, M. A. (2017). Startup India: Opportunities & challenges "Start up India stand up India". *ACADEMICIAN: An International Multidisciplinary Research Journal*, 7(1), 104-113.
4. Shaikh, F. F. (2019). Start-up in India: Prospects, Problems and Plans. *GAP Inter disciplinarity*, 2(1), 79-84.
5. Sharma, A. Financial Issues & Aspects Related to Sustainability, Survival and Growth of Startup. *International Journal of Trade & Commerce-Iiartc*.
6. Sharma, S., Raj, M., & Gandhi, T. Challenges and Issues Faced by Start-up Companies in India. In *Sixteenth AIMS International Conference on Management* ISBN (pp.978-1).
7. Vishwakarma, R. K., & Choudhary, V. K. (2017). Start-up India- A steps to boost digital entrepreneurship. *Mangalmay Journal of Management & Technology*, 7(2), 72-77.

Accounting for Artificially Intelligent Enterprises : Navigating the Future of Finance



Kunal Lunawat

M.Com, UGC-NET (Commerce), PGDUPDL

The world has witnessed the rapid evolution of technology in the finance sector. One of the most transformative advancements is the rise of artificially intelligent enterprises. These businesses leverage artificial intelligence (AI) to enhance operational efficiency, decision-making, and customer experiences. As AI continues to proliferate across various industries, Chartered Accountants must adapt to new challenges and opportunities. This article explores the implications of AI for accounting, ethical considerations, and the skills accountants need to thrive in this evolving landscape.

Understanding Artificially Intelligent Enterprises

Artificially intelligent companies combine AI with ML, NLP and robotics into their central operations. They use these things to do three main things. Automate routine tasks, make decisions based on data and get insights from large data sets. Some areas that have greatly benefited from this technology include finance, healthcare, manufacturing and retailing.

JPMorgan Chase, a world finance leader, has in fact implemented AI in their operations by the use of COiN (Contract Intelligence). COiN is a machine learning-driven instrument for document examination and data precision. This measure has notably shortened the time it takes to review papers and had a greater impact on efficiency and accuracy.

A. Implications for Accounting

Real-time Data Processing and Reporting

AI enables real-time data processing, allowing businesses to monitor their financial performance continuously. For accountants, this means the ability to provide up-to-date financial reports and insights, enhancing decision-making processes.

Challenges: Traditional accounting systems are barely able to cope with the quantity and speed of data given rise by artificial intelligence systems. Accountants need to learn new smart data analytics strategies in order to deal with

that huge mass of information that keeps coming and going.

Prospects: Open and financially sound reporting can be possibly achieved when dealing with real-time data collection and reporting. Accountants can give their competent and prompt financial recommendations and assist businesses in reacting to changing market conditions more quickly.

Automation of Routine Tasks

AI can automate routine accounting tasks such as data entry, transaction categorization, and reconciliation. This reduces the potential for human error and frees up accountants to focus on higher-value activities.

Challenges: Automation may lead to job displacement for accountants performing repetitive tasks. It is crucial for accountants to upskill and adapt to more strategic roles.

Prospects: By automating routine tasks, accountants can dedicate more time to analysis, strategy, and advisory services. This shift can enhance the value they bring to their organizations.

Enhanced Fraud Detection

Through AI, huge data of business transactions can be analysed in a thorough manner and consequently identify any unusual activities and possible frauds. Machine learning solutions use collective data patterns that are peculiar with respect to cheating practices to identify suspected fraudulent transactions in real time, which implies shorter reaction times and higher accuracy of detection.

Challenges: Implementing and maintaining AI-driven fraud detection systems can be complex and costly. Additionally, there may be privacy concerns related to data monitoring.

Prospects: Enhanced fraud detection can protect businesses from financial losses and reputational damage. Accountants can play a crucial role in developing and overseeing these systems, ensuring their effectiveness and compliance with regulations.

B. Ethical Considerations

Transparency and Accountability

AI systems often operate as “black boxes,” making it difficult to understand how decisions are made. For accountants, this lack of transparency can pose challenges in auditing and financial reporting. The necessity of ensuring that all AI systems are transparent and accountable could not be stressed more. Chartered Accountants need to be engaged in active work with AI professionals to discover the data algorithms and data that are used.

Chartered Accountants can help build trust in AI systems by advocating for transparency and accountability through active participation in the development of such AI based systems. This can lead to more robust and reliable financial reporting.

Bias and Fairness

AI systems have a tendency to unknowingly perpetuate biases that exist in the data they are trained on. This can result in unfair consequences, particularly in areas like lending and hiring. The challenge lies in identifying and addressing bias in AI systems, which is no easy feat. Chartered Accountants play a crucial role in this process by carefully evaluating the fairness of AI-driven decisions and how they impact financial statements.

On the other hand, there is an opportunity for Chartered Accountants to contribute to the development of fair and unbiased AI systems. By ensuring that the data used in these systems is diverse and representative, they can greatly improve the ethical integrity of AI applications in the field of finance.

C. Skills for Accountants in AI-Driven Enterprises

Data Analytics and Interpretation

Chartered Accountants need to have solid data analytics skills to effectively handle and make sense of the massive amounts of data generated by AI systems. It's crucial for them to be proficient in tools like Python, R, and SQL. To stay up-to-date with the latest data analytics

techniques, accountants should actively pursue continuous learning opportunities, such as online courses and certifications. This will ensure they stay on top of their game in this rapidly evolving field.

Understanding AI and Machine Learning

A basic understanding of AI and machine learning concepts is essential for Chartered Accountants working with AI-driven enterprises. This includes knowledge of how AI

systems are developed, trained, and deployed. In this regard, professional development programs and workshops can provide accountants with the foundational knowledge needed to work effectively with AI technologies.

Ethical and Regulatory Knowledge

As AI continues to evolve, so too will the regulatory landscape. Chartered Accountants must keep themselves informed about emerging regulations and ethical standards related to AI. Regular engagement with professional bodies, industry forums and study circles can help Chartered Accountants stay up-to-date with the latest regulatory developments and ethical guidelines.

D. Case Study:

AI in Practice - AI in Manufacturing : Siemens

Siemens, a global leader in manufacturing has started using AI to optimize production processes and predictive maintenance. By analysing data from sensors and machines, AI systems can predict equipment failures and schedule maintenance, reducing downtime and costs.

Implications for Accounting: Accountants working at Siemens have the important task of incorporating maintenance data derived from AI technology into their financial reports. This allows for precise asset valuation and the creation of accurate depreciation schedules. Additionally, they are responsible for evaluating the financial implications of decreased downtime and increased operational efficiency. In addition, they can play a crucial role in assessing how reduced downtime and improved efficiency impact the company's financial performance.

Thus, Accountants are not only responsible for integrating AI-driven maintenance data into financial reports, but they also play a vital role in evaluating the financial benefits of improved operational effectiveness.

E. The Future of Accounting in AI-Driven Enterprises

The integration of AI into business operations is set to increase, and accountants must be prepared to navigate this changing landscape. Chartered Accountants will need to collaborate closely with data scientists to understand and interpret AI-driven insights. By adopting this interdisciplinary approach, the accuracy and relevance of financial reports can be significantly improved.

As AI automates routine accounting tasks, Chartered Accountants will increasingly transition into strategic advisory roles. This shift will involve providing valuable insights on the implementation of AI technologies, helping

organizations to integrate AI effectively and maximize its benefits. Additionally, Chartered Accountants will be responsible for assessing financial risks associated with AI initiatives, ensuring that potential pitfalls are identified and mitigated. They will also play a crucial role in advising on ethical considerations, ensuring that AI applications comply with ethical standards and regulatory requirements. By embracing these new responsibilities, Chartered Accountants will contribute significantly to the strategic decision-making processes within their organizations.

Conclusion

Artificially intelligent enterprises are transforming the financial landscape, presenting both challenges and opportunities for Chartered Accountants. By embracing the AI technologies, developing new skills, and staying informed about ethical and regulatory changes, Chartered

Accountants can play a pivotal role in this evolving landscape. As we navigate the future of finance, the accounting profession must adapt and innovate to meet the demands of AI-driven enterprises, ensuring transparency, compliance, and trust in a rapidly changing world.

References

"JPMorgan's COiN: A Machine Learning Program for Contract Intelligence," JPMorgan Chase & Co., 2020. Link

"AI in Manufacturing: Siemens' Predictive Maintenance," Siemens, 2021. Link

"IBM Watson: Transforming Healthcare with AI," IBM, 2020. Link

Disclaimer : *The viewpoints expressed in this article are solely those of the author and do not reflect the official position of any affiliated entity or governmental authority.*



IN THE OPINION OF THE HOUSE THE SUCCESS OF A BUSINESS DEPENDS MORE ON ENTREPRENEURS THAN ON PROFESSIONALS

Meghdut Roy Chowdhury
Chief Innovation Officer and
Executive Director Techno India Group



We face challenges and inefficiencies in every industry. Picture the frustration of a clunky online shopping cart experience – that's a business problem! To stay competitive and meet evolving customer demands, businesses need innovative solutions. This is where our journey as entrepreneurs begins.

Let me take you through why entrepreneurs are indispensable.

We start with immense risk appetite and an almost unreal passion to solve big problems that often seem insurmountable. This drive is not something that can be instilled in everyone. While skilled professionals are essential for executing plans, it's us, the entrepreneurs, who act as the visionary leaders, identifying problems and creating groundbreaking solutions. We build businesses from the ground up, fuelled by a desire to make a difference.

WHAT SETS US APART?

We possess a unique psychological makeup. We have an innate ability to take risks that others might shy away from. According to a Harvard Business Review study, over 75% of venture capital-backed startups fail, yet we continue to embark on these ventures, driven by our vision and passion. Think about Uber disrupting taxis or Airbnb revolutionizing hospitality. We are driven by Schumpeter's Theory of Creative Destruction, which proposes that we drive economic growth by introducing new ideas, products, and services that disrupt existing markets. By constantly innovating and challenging the status quo, we create opportunities for ourselves while making established businesses adapt or potentially face extinction.

Despite high failure rates, those startups that do succeed owe much of their success to the virtues of their founders. Our psychological traits include a high tolerance for ambiguity, exceptional problem-solving skills, resilience, and an unwavering commitment to our goals. The University of Tennessee found that businesses with strong entrepreneurial leadership are twice as likely to achieve long-term success. Our drive comes from a unique

psychological makeup. McClelland's theory of needs highlights our high need for achievement, a burning desire to excel and create something impactful. This intrinsic motivation, evident in Steve Jobs' relentless pursuit of innovation at Apple, pushes us beyond the boundaries of established practices.

Furthermore, consider **Bandura's concept of self-efficacy**.

We strongly believe in our ability to overcome challenges and achieve our goals. This unshakeable confidence, exemplified by Elon Musk's unwavering commitment to SpaceX despite early failures, fuels our relentless drive in the face of uncertainty. Our role transcends the initial spark of vision. We navigate the financial complexities of our ventures. Prospect Theory in behavioural economics explains how individuals make decisions based on potential gains and losses. By leveraging this knowledge, we craft strategies and incentives that entice people to invest in our ventures, even if there's a degree of risk involved. Professionals often look at security and have an aversion towards risk-taking. Understanding this psychology, we are willing to take calculated risks, like Bill Gates leaving college to pursue his vision for Microsoft, in the pursuit of high rewards.

We operate in an environment where the future outcomes of our ventures are unknown. However, successful entrepreneurs possess a tolerance for risk and the ability to make decisions under uncertain conditions. We understand that the potential rewards associated with calculated risks outweigh the fear of failure. This is Knight's Theory of Uncertainty, highlighting the inherent uncertainty associated with starting a new business.

Now, let's compare entrepreneurs and professionals.

Unlike professionals who excel at completing assigned tasks within a defined structure, we see the bigger picture. We are driven by an ownership mentality, feeling a deep responsibility for the success of our venture. This contrasts with professionals whose primary focus is on fulfilling their specific roles.

"THE ESSENCE OF UTKARSH IS IGNITING THE PASSION WITHIN TO CREATE A BETTER TOMORROW."

THE IMPORTANCE OF RISK APPETITE:

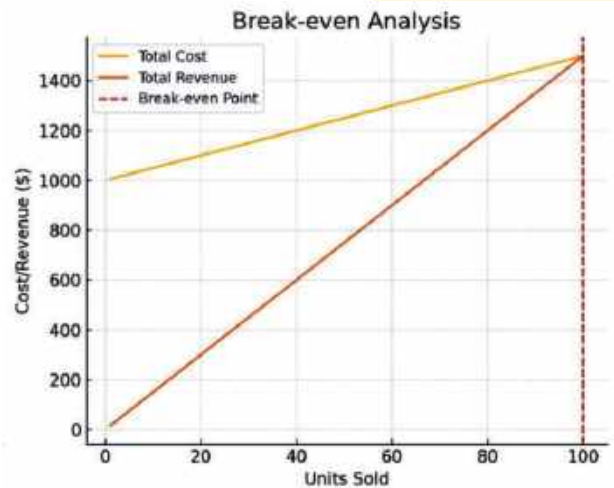
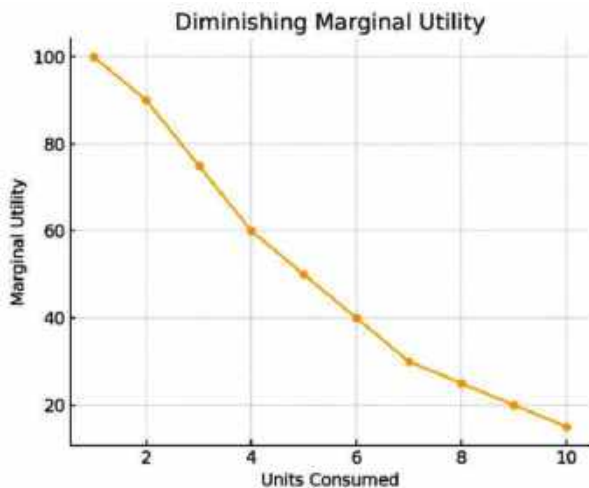
Consider the world of “unicorns” – startups valued over \$1 billion. Companies like Stripe (financial technology) or Airbnb took significant risks by challenging established industries. Our willingness to take calculated risks is vital for innovation and growth. Imagine a professional hesitant to propose a disruptive idea for fear of failure; we would embrace the challenge.

NAVIGATING THE BUSINESS JOURNEY:

The business journey can be divided into three phases, each requiring our unique skillset:

Phase 1 : Initial Climb (Seed Stage)

The initial phase of any business journey is fraught with challenges. We must navigate through the rough waters of uncertainty, often with limited resources and support. The economic concept of diminishing marginal utility highlights that the initial efforts and investments may yield minimal returns. Imagine a graph where the x-axis represents resources invested in a particular area of the business (e.g., marketing) and the y-axis represents the resulting increase in sales. Initially, additional resources yield significant gains in sales. However, as more resources are poured in, the additional sales generated start to diminish. Unlike professionals who may focus on established routines, we constantly seek ways to optimize resource allocation, ensuring we operate at the optimal point on this curve. The break-even analysis, represented by the tick curve, shows how difficult it is to reach the point where revenues start to cover costs. According to the Small Business Administration, about 20% of businesses fail within their first year, and by the end of the fifth year, roughly 50% have faltered. Yet, it is our resilience, persistence, and unwavering belief in our vision that lead us to eventual success.



Phase 2 : The Ascent (Growth Stage)

With a proven concept, investment increases, yielding higher returns. Entrepreneurs like Mary Barra (General Motors) or Reed Hastings (Netflix) adapt strategies and constantly innovate to maintain growth. The Theory of Economic Incentives emphasizes that people are motivated by incentives, both financial and non-financial. We understand the power of incentives to drive behaviour. We design compensation structures, work environments, and recognition programs that motivate employees, investors, and potential customers to contribute to the success of the venture. Here, we find the need for a professional to rely on us for both funds and strategy. This implies that when the business has started, we shape and give direction to the business defined by our strategic and leadership styles.

Phase 3 : Maintaining Altitude (Maturity Stage)

We see the company as an extension of ourselves, driving a relentless pursuit of improvement and a strong aversion to failure. A diligent employee, on the other hand, primarily focuses on completing assigned tasks and achieving set goals. Their sense of accountability is tied to their specific role, not the overall company destiny.

In a business's thriving phase, we are driven by a unique blend of psychological factors – ownership mentality, risk tolerance, and intrinsic motivation. These factors shape our thinking, decision-making, and actions, making us more inclined to take care of, and be accountable for, the success of our ventures. This drive for innovation and impact is what makes entrepreneurship a vital engine for economic growth and societal progress. Diligent employees, while motivated by factors like salary and recognition, may lack the same level of inherent drive and long-term ownership

perspective. Our psychological makeup fosters a dedication to nurturing the business and ensuring its long-term health. Established businesses experience diminishing returns on additional investments. Entrepreneurs like Warren Buffett (Berkshire Hathaway) or Satya Nadella (Microsoft) use their foresight to identify new opportunities and ensure long-term sustainability.

THE RATIO: ENTREPRENEURS VS. PROFESSIONALS

The entrepreneurial spirit is rare, but incredibly valuable. While there might be 1 entrepreneur for every 10,000 professionals, our role is crucial for sparking innovation and growth. Think of companies like:

- **Tesla** – Founded by Elon Musk, a visionary entrepreneur who disrupted the automotive industry with electric vehicles and autonomous driving technology. The success of Tesla relies on countless engineers, designers, and other professionals to bring Musk's vision to life.
- **SpaceX** – Another venture by Elon Musk, this company is revolutionizing space exploration. While Musk's entrepreneurial drive is the catalyst, a team of skilled aerospace engineers, technicians, and other professionals are essential for achieving their ambitious goals.
- **Apple** – Steve Jobs, the co-founder, epitomized the entrepreneurial spirit. However, Apple's success wouldn't be possible without the dedication of countless software engineers, hardware designers,

marketing professionals, and countless others who translate Jobs' vision into reality.

THE SYNERGY :

The key takeaway is that entrepreneurs and professionals work best in synergy but with us taking the lead. We provide the spark of innovation and take calculated risks, while professionals execute the plans and contribute their expertise. Imagine a car – we are the visionaries who design a revolutionary engine, while the professionals are the engineers who build it and ensure it runs smoothly.

WHY ENTREPRENEURS ARE NEEDED AT EVERY STAGE:

At every stage, our ability to navigate uncertainty, take calculated risks, and adapt to changing market conditions is crucial. Our vision and leadership pave the way for success. Despite these challenges, many of us thrive by leveraging our passion, creativity, resilience, and willingness to learn from setbacks. Overcoming these obstacles often leads to personal and professional growth, fostering innovation and driving long-term business success.

THE CYCLE CONTINUES :

Many successful professionals, inspired by entrepreneurial journeys, aspire to become entrepreneurs themselves. This cycle of innovation and risk-taking fuels continuous economic growth and societal progress. In essence, the business professionals of today strive to be the entrepreneurs of tomorrow. Hence, proving our point.

Thank you.



Digital Twins : Revolutionizing the Internal Auditing Function



Anand Prakash Jangid
FCA, CISA
Managing Partner at AJA

Introduction

In an era defined by rapid technological advancements and increasing complexity in business operations, internal auditing functions must evolve to stay relevant. Traditional auditing methods, while still valuable, often lack the agility and depth needed to address contemporary challenges. Enter the digital twin—a groundbreaking technology poised to revolutionize internal auditing. Let's dive and find how digital twins can transform internal auditing, offering efficiency, accuracy, and profound insights.

What is a Digital Twin?

Imagine having a virtual clone of a physical object, system, or process that mirrors its real-world counterpart in real-time. This is the essence of a digital twin. Initially popularized in manufacturing and engineering, digital twins now span various sectors, from healthcare to finance. By combining real-time data, machine learning, and simulation techniques, digital twins provide a dynamic, comprehensive view of their physical twins, enabling continuous monitoring and optimization.

The Role of Internal Auditing

Internal auditing serves as an independent, objective assurance and consulting function, designed to add value and improve an organization's operations. It systematically evaluates and enhances risk management, control, and governance processes. Traditional auditing often involves periodic reviews and sampling, which can overlook emerging risks and inefficiencies. Digital twins offer a game-changing alternative.

Integrating Digital Twins in Internal Auditing

1. Real-Time Monitoring and Continuous Auditing:

Digital twins empower auditors to transition from periodic audits to continuous auditing. Real-time data allows for the immediate detection and correction of anomalies, significantly reducing the risk of fraud and errors. For instance, in a manufacturing environment, a digital twin of a production line can monitor compliance with safety standards and operational efficiency, enabling proactive issue resolution.

2. Enhanced Data Accuracy and Availability:

One of the critical challenges in auditing is ensuring data accuracy and completeness. Digital twins integrate data from diverse sources, providing a holistic and up-to-date view. This comprehensive data access enhances the reliability of audits and reduces the need for manual data collection and verification, streamlining the entire process.

3. Improved Risk Management:

Digital twins facilitate sophisticated risk modelling and scenario analysis. Auditors can simulate various scenarios, such as supply chain disruptions or cyber-attacks, and assess their impact. This proactive approach allows for the identification of potential risks and vulnerabilities, enabling the recommendation of mitigation strategies before issues arise.

4. Predictive and Prescriptive Analytics:

Beyond real-time monitoring, digital twins leverage predictive and prescriptive analytics. Predictive analytics forecast future events based on historical data, while prescriptive analytics provide actionable recommendations. For example, in financial auditing, digital twins can predict fraudulent activities and prescribe preventive measures, enhancing the organization's risk management capabilities.

5. Enhanced Visualization and Reporting:

Digital twins offer advanced visualization tools, transforming complex data into intuitive visual representations. Interactive dashboards make it easier for auditors to communicate findings to stakeholders. For instance, a digital twin of a healthcare facility can visually represent compliance with regulatory standards, making it simpler for management to understand and act upon audit findings.

6. Automation of Routine Tasks:

Routine auditing tasks, such as data reconciliation and compliance checks, can be automated using digital twins. This automation not only reduces the burden on auditors

"UTKARSH IS BORN FROM THE FIRE OF CONTINUOUS LEARNING AND RELENTLESS STRIVING."

but also improves the consistency and accuracy of these tasks. For example, in a retail environment, a digital twin can continuously monitor inventory levels and automate compliance checks, freeing auditors to focus on strategic activities.

Some Case-Studies and Examples

Manufacturing Sector:

A leading automotive manufacturer implemented digital twins for their production lines. Internal auditors used the digital twins to continuously monitor equipment performance and compliance with safety standards. This real-time oversight enabled the early detection of potential issues, reducing downtime and ensuring consistent product quality.

Finance Sector:

A major financial institution adopted digital twins for their transaction processing systems. Internal auditors leveraged these digital twins to monitor transactions in real-time, identifying anomalies indicative of fraudulent activities. This continuous monitoring allowed the institution to promptly address issues, minimizing financial losses and regulatory penalties.

Healthcare Sector:

A hospital implemented digital twins for their facility operations, including HVAC systems and patient care processes. Internal auditors used these digital twins to ensure compliance with health and safety regulations. For example, the digital twin of the hospital's HVAC system helped auditors monitor environmental conditions, ensuring they met regulatory requirements for patient safety.

Overcoming Challenges

While the benefits of digital twins in internal auditing are significant, several challenges must be addressed:

1. Data Privacy and Security:

Digital twins require extensive data access, raising concerns about data privacy and security. Robust data protection measures are essential to safeguard sensitive information and comply with regulations.

2. Integration with Existing Systems:

Integrating digital twins with existing IT systems can be complex. Ensuring compatibility and interoperability between different systems is crucial for maximizing the benefits of digital twins.

3. Skillset and Training:

Internal auditors need new skills to effectively use digital twins and advanced analytics. Organizations should invest in training programs to equip auditors with the necessary technical and analytical expertise.

4. Cost and Resource Allocation:

Implementing digital twins can be resource-intensive. Organizations must carefully evaluate the cost-benefit ratio and allocate resources effectively to ensure successful implementation.

Conclusion

The integration of digital twins into internal auditing heralds a new era of audit technology. By enabling real-time monitoring, enhancing data accuracy, improving risk management, and facilitating predictive analytics, digital twins transform internal auditing into a more proactive, efficient, and insightful function. While challenges exist, the potential benefits make digital twins a worthwhile investment for organizations seeking to enhance their audit capabilities and overall operational efficiency. As technology continues to evolve, digital twins will undoubtedly play an increasingly critical role in shaping the future of internal auditing, driving innovation and excellence in the field.



With best compliments from :

Maximum

Talking about 'maximum', it's not just about all that you expect from your home at ETERNIA. It's also about a life that's without stress and a heart filled with happiness.

It's easy in a place like Madhyamgram, on 10-acres of land with 65% open space, amidst abundant greens, less pollution, birds all around and an adjacent large waterbody will keep you company through the day with likeminded families already living there.

Just 2.2 kilometres from Madhyamgram Chowmatha and 9.4 kilometres from the Airport. Railway station, Metro, educational institutions, hospitals, malls and markets are a stone's throw away.

2 BHK flats start from 855 sqft and 3 BHK from 1053 sqft. 26 towers and an adjacent waterbody. More than 50 amenities to live life.

The largest project in Madhyamgram welcomes you to a paradise ... of maximums.



Maximum greens
Maximum birdsongs



Maximum commuting
Maximum roads



Maximum clubbing
Maximum amenities

From
₹34.87
lakhs



Phase I HIRA/P/NOR/2018/000175 • Phase II HIRA/P/NOR/2018/000142
Phase III HIRA/P/NOR/2018/000143 | hira.wb.gov.in

ETERNIA
Maximum at Madhyamgram



4040 1010

HIRA/A/NOR/2018/000001 | hira.wb.gov.in | srijanrealty.com

Call for free 'pick-up and drop'
to experience the project.



With best compliments from :

Legacy. Landmarks. Limelight.

Alcove Realty -
4 Decades of Adding
Gems to Kolkata's
Ever-changing
Skyline, and a
Timeless Vision.



FLORA FOUNTAIN



ALCOVE REGENCY



THE 42



ALCOVE GLORIA



TOWER 5



NEW KOLKATA

Awards and Accolades



Realty+ Conclave Excellence
Awards 2023-East



PMAY (Pradhan Mantri
Awas Yojana) Award 2022



ET-East Real Estate
Conclave Awards 2022



IGBC Green
Affordable Housing 2022



Credai Howrah Hooghly
Realty Awards 2022

Alcove Realty
Ganapati 68/2, Harish Mukherjee Road,
Bhowanipore, Kolkata 700025

Call 81018 81018

With best compliments from :

MACHO

SPORTO



YEH TOH BADA
TOING HAI

VESTS
GYM VESTS
INNERS

With best complements from:



SANDO®
INNER WEAR

ANIKET TEXTILES PVT. LTD. 37G, Ramanand Chatterjee Street, Kolkata-700 009

Visit us at : www.sando.co.in, www.sandostore.com • Like and follow us on   at sandoinnerwear

With best compliments from :

Good Time

Wow

SELFIE

Anmol
Yours Tastefully™

YUM YUM

*Har Pal Anmol
Har Ghar Anmol*

Let eat...

Love

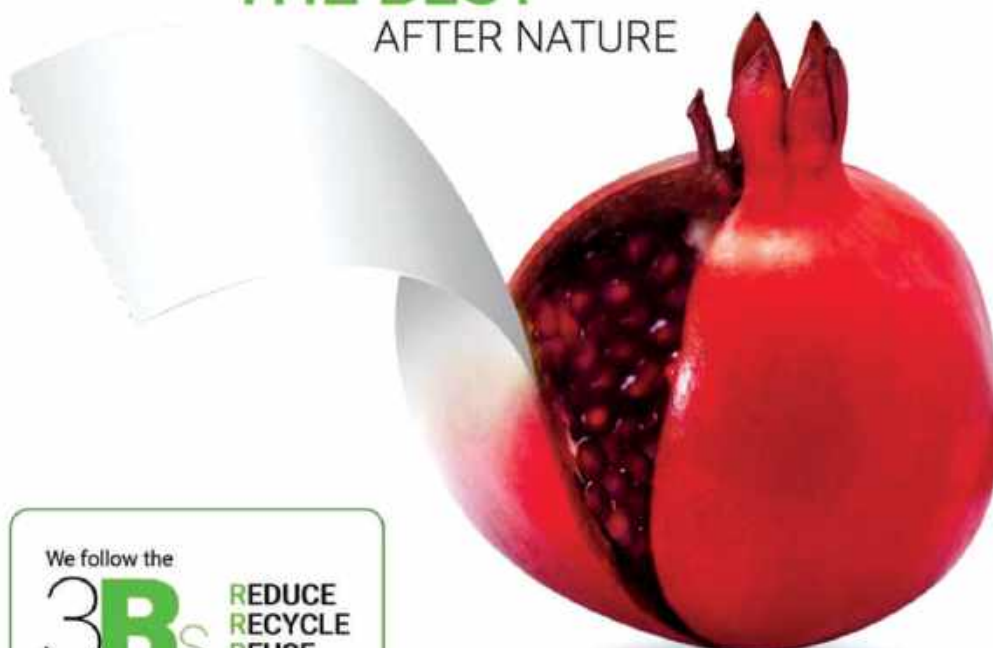
www.anmolindustries.com | Follow us on: [f](#) [i](#) [n](#) [t](#) [v](#)

With best compliments from :



emami* Paper Mills Limited
www.emamipaper.in

WE ARE
THE BEST
AFTER NATURE



We follow the
3Rs REDUCE
RECYCLE
REUSE

emami* Paper Mills Limited

An ISO 9001:ISO 14001:OHSAS 18001 Certified Company

Manufacturers of International Quality Packaging Boards (FDA & FSC) Certified

Emami MaxoFold HB
Folding Box Board (GC2)

Emami MaxoFold
Folding Box Board (GC1)

Emami EcoStrong
Virgin Top Grey Back

Emami GlamKot
Coated Bleached Board

Registered Office:
First Floor, Emami Tower, 567, Arambpur,
Eastern Metropolitan Bypass,
Kolkata - 700102.
Tel : (+91 33) 66136264
Fax : (+91 33) 66136900
Email : emamipaper@emamipaper.com

Unit Balesore:
Vill: Balaguppur, P.O. Rasulpur
Dist: Balesore (Odisha)-756020
Tel : 6782 275778
Email : balesore@emamipaper.com

With best compliments from :

**Ready To Dive Into
The World Of Investing?**
Open A **FREE Demat Account
With Dhanush Today!**

NO MANUAL PAPERWORK
OPEN IN 5 MINUTES

DHANUSH
Powered by ASHIKA

**Opening A Dhanush Demat Account Is A
Breeze With These Simple Steps:**

- | | | | |
|--|---|--------------------------------------|----------------|
| Step 01 | Step 02 | Step 03 | Step 04 |
| Registration of Mobile Number and Email ID | Verifying Aadhaar & PAN details digitally | Bank Details & Identity Verification | E-signature |

Why Choose a Dhanush Demat Account?

Dhanush, powered by Ashika Group, offers:

- | | |
|--------------------------|---------------------------------------|
| ✓ Quick Customer Support | ✓ Competitively Priced Products |
| ✓ Data-Driven Approach | ✓ Solid Research |
| ✓ Trust-Based Advice | ✓ Customer-Centric Service Philosophy |

[Open Account](#)

Download Dhanush App

get it on Google Play | Download on the App Store

[www.mydhanush.com](#)

Ashika Stock Broking Ltd.
CIN: U65601WB1999PLC217071 | SEBI Registration No. IN2000188190 | DP-SEBI Reg ID: IN DP 533-3020 |
DDSA: 1334500 | NSDL: IN200097 | Mandate ID: ARIE: 06334, BSE: 913, MIEI: 18000, ACCK: 1133,
MCX: 06431, NCDSE: 1288 | AMFI: ARN-12417 | Research Analyst: IN-000000206

Registered Office Address:
Tirtha 20th A-20, Bhubaneswar, Odisha, India

**Investments in securities market are subject to market risks, read all the related documents carefully before investing.
To read the detailed disclaimer, visit our website

With best compliments from :



Largest Stockyard in East India

Premium Italian Marbles
Exclusivity in Statuario White Marble



Youtube : [atlantismarbleskolkata](#)
Website : [www.atlantismarbles.com](#)

Address

1003, EM Bypass Auroputa, Dhapa, Kolkata, WB
Pincode - 700105

NATURAL STONES | ONYX | QUARTZ | TRAVERTINE

With best compliments from :

BARSANA
BOUTIQUE HOTEL
KOLKATA

**STAY UNIQUE
STAY BOUTIQUE**

45

**Luxurious Rooms
Exquisite Dining
Elegant Banquet**

A state of the art niche boutique hotel is conveniently located in the upcoming business district of Topsia-Kolkata, overlooking the Parama Flyover, close to Park Street, Milan Mela / Science City, is a preferred choice for Business and Leisure Travellers, hosting wedding guests, conference attendees and celebrating important occasions.



ACCOMMODATION

45 Rooms of the Hotel are designed with special care and purpose to suit the varied needs of individual taste.

DINING FACILITIES

The Multicuisine Restaurant Bahula serves vegetarian Indian, Oriental and European delights that are sure to tickle your taste buds.

PARTY & CONFERENCE

Advaya, a fully equipped hall for your parties / meetings / conferences, for a gathering upto 180 pax.



84/3, Topsia Road (South), Kolkata - 700 046, T. +91-33-4045 1111, e: infokol@barsanahotelkolkata.com

KOLKATA | SILIGURI

BARSANA
BOUTIQUE HOTEL



With best compliments from :



Bengal Energy Limited
is having integrated steel facility
with largest LAM Coke producer,
Pig Iron and Ferro Alloys
manufacturer along with generation
of Power using
State of Art Technology

With best compliments from :



“ WE EXPORT TO MORE THAN 110 COUNTRIES WORLDWIDE ”

Manufacturer & Exporter of

**Male Condoms | Female Condoms | Water Based Lubricants
In Vitro Diagnostics (IVD) | Deodorants**

Factory & Registered Office: A-68, M.I.D.C.(Malegaon), Sinnar, Nashik-422113, Maharashtra, INDIA.
Tel: +91-2551-230280 / 230772,

Mumbai Office: Unit no.1505,1506 and 1507, supreme headquarters, situated at 14th and 33rd road, near link square Mall, Bandra West, Mumbai - 400050

Email: info@cupidlimited.com

Website: www.cupidlimited.com

www.cupidangel.in

With best compliments from :

DURO ADVANTAGE **Lifetime Guarantee** **9X Safety** **Plywood Ka Naya Standard**

**Superior
woodwork with
reduced labour**

Save time, get value
for money



Superior
Calibration



PFS
Super Bonded

**No termite.
No fraud. No
harmful emissions.**

Enjoy peace of mind



Termite
Proof



QR Based
Fraud Protection



Low Formaldehyde
Emission

**Lifelong
DURO bility
Guaranteed**

For those who
won't settle for less



Five Heat
Treatment



Duro Advanced
Fireshield Technology



72 Hours
BWP Grade



Super Log
Criterion

Brands covered under **DURO ADVANTAGE**

DURO
TITANIUM
LASTS FOREVER

DURO
DERBY
THE BLUE BARK BLEND PLYWOOD

Durobord
INDIA'S NO. 1 BLOCK BOARD

DURO
Pumaply
ALL WEATHER PROOF PLYWOOD

DURODOOR
FLUSH DOOR
KEEPS YOU SAFE

DURO PLUS
9' x 10' PLYWOOD | BOARDS | DOORS

Head Office: 113 Park Street, North Block, 4th Floor, Kolkata - 700016

Corporate Office: 1/35, W.H.S., Kirti Nagar, New Delhi - 110015 | CIN: L20211WB1957PLCO23493

Toll Free: 1800-345-3876 | Email: enquiry@duroply.com | Website: www.duroply.in

Find us     **duroplyindia**



Duroply Industries Limited
Innovating Since 1957

With best compliments from :



**EASTERN
DIAGNOSTICS**

...because health deserves care

www.easterndiagnostics.com

AT ALIPORE

**OPEN STANDING
NON
CLAUSTROPHOBIC
MRI**



**EXPECT
THE
UNEXPECTED**

Facilities Available

- PET CT SCAN
- Silent MRI
- Low Radiation CT Scan
- Digital X-RAY
- USG With Elastography
- Echocardiography
- ECG | TMT
- Digital Mammography
- EEG | EMG | NCV
- BMD
- Uroflowmetry
- Pathology
- PFT
- Health Checkup Packages

Home Blood Collection



Doctor's Speciality Clinic

Follow us   @easterndiagnostics

📍 13C, Mirza Ghalib Street, Kolkata - 700016 ☎ +91 8336991243 📞 +91 33-2217-8080/81

📍 5B, Alipore Park Road, Kolkata - 700027 ☎ +91 8336991244 📞 +91 33-2449-8080/81

✉ eastdiag.ind@gmail.com

ISO 9001:2015 Certified | NABL Accredited

**PUT YOUR MIND AT EASE
WHERE EFFICIENCY MEETS EXCELLENCE**

With best compliments from :



GRETEX INDUSTRIES LIMITED



YAMAHA
MUSICAL INSTRUMENTS



DADDARIO USA
MUSICAL INSTRUMENTS ACCESSORIES



HOGAR
HOME AUTOMATION SOLUTIONS FOR
SMART HOMES



PRIME BEATS LLP
HOME AUDIO AND VIDEO SOLUTIONS



ZEBRONICS
BLUETOOTH SPEAKERS, HEADPHONES AND OTHER ACCESSORIES



**Brands - JBL, POLK, ELAC, B&W, DENON , BOSCH, MISSION, MARANTZ, LG
projectors and Many other international brands as per your home requirement.**

**ADDRESS : 90, PHEARS LANE, 5TH FLOOR, KOLKATA ,WEST BENGAL 700 012
CONTACT : 8420030050/ 9330730002**

With best compliments from :



Simplifying Investments.. Multiplying Money

GRD SECURITIES LTD.

238A, A.J.C. BOSE ROAD, 6th FLOOR

KOLKATA - 700 020

E-mail : bimaldrolia@grdgroupz.com / accounts1@grdgroupz.co

PAN : AABCG7534M GSTIN : 19AABCG7534M1Z6

With best compliments from :

ABOUT US

Indiano Chrome Pvt. Ltd (ICPL) was established in 2020 in the Eastern State of Odisha known for its rich natural resources. "ICPL" is one of the leading Indian producer of LC Ferro Chrome with an installed capacity of 12,000 TPA. we have international foot print with an emphasis on Europe & Asia and are recognised as a reliable and cost-competitive manufacturer of LC Chrome with particular focus on customer satisfaction.

Driven by dedicated & dynamic team, ICPL is well equipped to meet the ever growing demand of LC Ferro Chrome all over the world, by replacing imported LC Chrome through its "Make In India" Initiative.



D&B D-U-N-S® Registered™

Click here to confirm the online D-U-N-S® Registered™ Profile
for DUN & BRADSTREET INFORMATION SERVICES INDIA PRIVATE LIMITED



INDIANO CHROME

"ALLOYS IN TOUCH WITH
TOMORROW"

Contact Person:

Navin More

8961495395

navin@indianoferro.com

www.indianoferro.com

With best compliments from :



Shri Vasuprada Plantations Ltd.

Registered Office:

21, Strand Road, Kolkata – 700 001

☎ : 091-33-2230 9601 (4 Lines),

e-mail : info@svpl.in, website : www.svpl.in

Producers of –

Quality CTC/Orthodox/Green Teas from Upper Assam & Western Ghats; Coffee from Kodagu
AND PREMIUM QUALITY CENTRIFUGED LATEX FROM CHEMONI CL FACTORY, THRISSUR

ESTATES :

NORTH INDIA

1) TEA ESTATES :

JOONKTOLLEE TEA ESTATE
SHREE GANGA TEA ESTATE
NILMONI TEA ESTATE
JAMIRAH TEA ESTATE
AZIZBAGH TEA ESTATE

SOUTH INDIA

GOOMANKHAN TEA ESTATE
PULLIKANAM TEA ESTATE
KOLAHALAMEDU TEA ESTATE

2) COFFEE ESTATE :

COWCOODY ESTATE

3) RUBBER ESTATES :

CHEMONI ESTATE
EICHIPARA ESTATE
PUDUKAD ESTATE

ACCOLADES SO FAR –

- An ISO 9001 : 2005 certified Company.
- International Star Award for Quality at Geneva, 2012-13.
- Joonktollee Tea Estate, Jamirah Tea Estate and Azizbagh Tea Estate in Assam are accredited with ISO 22000: 2018 certification by COTECNA.
- Goomankhan Tea Estate in Karnataka has bagged The Golden Leaf Awards for the leaf, fanning and dust categories for 2005, 2007, 2010, 2011, 2012, 2015, 2016, 2017 & 2023.
- Pullikanam Tea Estate in Kerala has bagged The Golden Leaf Awards for the leaf, fanning and dust categories for 2014, 2015, 2016, 2017 & 2018.
- Best National Supplier of India Coffee to “ILLYCAFFE” in 2008.
- India Coffee Quality Prize for “ESPRESSO” 2005.
- The Fine Cup Award 2004 instituted by Coffee Board of India.
- Certificate of Merit for the Year 2004” at the Flavour of India.

With best compliments from :

KAYAL INFRA

1,2,3 BHK APARTMENTS

📍 AT GHOSH HAT, MADHAITOLA, KATWA

STARTING FROM
Rs.16,04,000/-

KI GRANDEUR PHASE 2
Home is Where The Heart Is...

BOOK NOW

+91 6290298966
info@kayalinfra.in

*All prices are subject to change without prior notice and excluding of taxes and other charges

RERA : WB RERA/P/PUR/2023/600003

KAYAL INFRA

ASO-318, ASTRA TOWER, 3RD FLOOR, 2C/1, ACTION AREA 2,
NEW TOWN, NORTH 24 PARGANAS - 700161

With best compliments from :



LEADING INDIA IN HEAVY EQUIPMENT SERVICES

 +91 96095 86869

 info@equipcare.in

 www.equipcare.in

With best compliments from :



HOME LOAN WITH ATTRACTIVE BENEFITS

- Low rate of interest
- Longer repayment period upto 30 Years
- Facility of online loan sanction available

*Terms & Conditions Apply

HOME LOAN

LOAN AGAINST
RENT RECEIVABLE

LOAN AGAINST
PROPERTY

LOAN FOR
BUILDERS
& DEVELOPERS

LOAN FOR
COMMERCIAL
PROPERTY

LOAN FOR
PLOT PURCHASE

Log on to www.lichousing.com
or message "New Home Loan" through  8369998182

With best compliments from :



Manu Stock Broking

YOUR FINANCIAL PARTNER
MEMBER- NSE, BSE, CDSL

INVEST IN EQUITIES,
OPTIONS, & FUTURES
ALL AT YOUR FINGER
TIPS!

**DOWNLOAD
RISE TODAY!**



GET IT ON
Google Play

Download on the
App Store

Contact Person-
Ravindra Sanghai (Director)
+91 033 4019 4100
www.manustock.in

Rise
BY MANU STOCK BROKING PVT. LTD.

The next gen
mobile trading app

With best compliments from :



BUILT WITH TRUST | BUILT TO LAST

PLASTICS SOLUTIONS



**Water Storage Solutions:
Tanks**



**Antimicrobial
Tanks**



Loft Tanks



Roller Tanks



**Material Handling Solutions:
Crates**



**Waste Management Solutions:
Waste Bins**







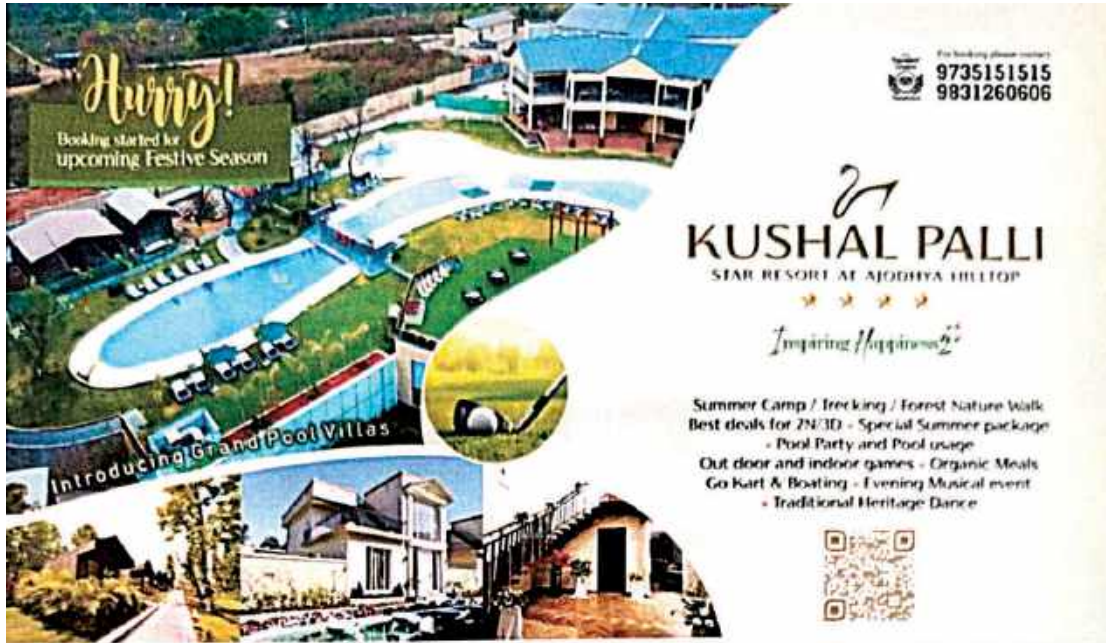
Contactless Solutions: Hand Wash Stations & Contactless Waste Bins

☎ Please Contact: 98302 75584

plastic@pattonindia.com | www.pattonindia.com

Subscribe:  Connect:    

With best compliments from :



Hurry!
Booking started for upcoming Festive Season

Introducing Grand Pool Villas

KUSHAL PALLI
STAR RESORT AT AJODHYA HILLTOP
★★★★★
Inspiring Aspirations

For booking please contact:
9735151515
9831260606

Summer Camp / Trekking / Forest Nature Walk
Best deals for 2N/3D - Special Summer package
- Pool Party and Pool usage
Out door and indoor games - Organic Meals
Go Kart & Boating - Evening Musical event
- Traditional Heritage Dance



pearl tree
HOTELS & RESORTS
— PRIDE of PURULIA —
★★★★★
4 Star

1st luxurious hotel at Purulia

BANQUET • SWIMMING POOL • SPA • GYM • SUITES
TRAVEL DESK • EXECUTIVE & CLUB ROOMS • NIGHT CLUB
MULTI CUISINE RESTAURANT • ROOFTOP BAR • BUSINESS CENTRE

KB City Center Mall
Deshbandhu Road, Purulia 723101, West Bengal, India
T: +91 03252 306600 W: www.pearltreehotels.com

For booking please contact
81450 01000
reservations@pearltreehotels.com

BHARAT CEMENT
OPC/PSC

helpline 9735123979
www.bharatcements.com

Partnering with
NHAI & RAILWAYS
for Nation's growth

For a Greener Earth

With best compliments from :



Penguin Trading & Agencies Limited

CIN : U28910WB1981PLC034036

Surabhi, 5th Floor, 8/1/2, Dr. U. N. Brahmachari Street, Kolkata - 700017

Ph. : +91-33 2287-1016

Email : ho@bathwalcorp.com

Website : www.bathwalcorp.com

GST- 19AABCP9346E1Z8

With best compliments from :

Make Life a Breeze



Makes life easy

With a legacy spanning more than 40 years, Polar has become synonymous with household reliability across India for its diverse range of fans and home appliances.



VISHVA ELECTROTECH LTD.

CIN: U31501WB2009PLC132426 (Licensed user of POLAR Trade Mark)
Regd. Off: Unit No. 8B & 8C, 8th Floor, 23 Circus Avenue, Kolkata 700 017, West Bengal, India

(033) 8629 1829 | info@polarelectric.in | www.facebook.com/PolarIndia | www.polarelectric.in

Customer Care:
033 6100 6100

With best compliments from :



With best compliments from :



THE SUIT STORY

NOW IN STORE



103, Park Street 1st Floor, Kolkata

☎ 033-22272155 / 40043184

*With Best
Compliments*



RSR
GLOBAL

RSH Global Private Limited

2nd Floor, White House, 119, Park Street, Kolkata - 700 016
Query/Feedback : Toll Free : 1800-1205-40000
Customer Care at Regd. Office : customercare@rshglobal.com



With best compliments from :



LONG LASTING LIKE GOOD MEMORIES

Saburi Perennial

The 100% Burma Gurjan Ply that stays with you. Saburi Plywood's Perennial, the premium ply manufactured from 100% Burma Gurjan hardwood timber, stays for generations. Perennial is boiling water and termite, borer proof, is bend resistant and like all our products, eZero compliant. An IS:10701 structural grade plywood with Fire Retardant and DUO Calibration attributes, Saburi Perennial items are stylish, aristocratic and an owner's pride.



Premium eZero compliant plywood | Fire Retardant | Quad-Pro technology
100% calibrated | Anti-bacterial | Boiling water & Termite proof



www.saburiply.com | Toll Free: 1800 313 666000 | info@saburiply.com

COME HOME TO QUALITY

With best compliments from :



SALARPURIA



Delivering Happiness For Three Decades

- ✓ Spread across **8 Cities**
- ✓ **140** completed projects
- ✓ **66 Million** sq.ft completed
- ✓ **24** projects in progress

RESIDENTIAL



Meraki - the soul villas,
Joka



Suncrest Estate,
Southern Bypass



Victoria Vistas,
Bhawanipur



The 42,
Chowringhee

COMMERCIAL



Novotel Hotel &
Residences, Rajarhat



JW Marriott,
EM Bypass

AWARDS & RECOGNITIONS

Realty+ conclave & excellence awards 2023 (East)
Villa project of the year **Meraki - the soul villas**

Realty+ Excellence Awards 2023 (East)
Affordable Housing Project of the Year 2023
Suncrest Estate

CREDAI Bengal Realty Award 2022
Completed Luxury Housing Project of the Year
Victoria Vistas

CREDAI Bengal Realty Award 2022
Completed Ultra-Luxury Housing Project of the Year
The 42

Kolkata Office:

Southcity Business park, 9th Floor
Kolkata - 700 107

Ph: +91-33-4030 6000 Email: info@salarpuriagroup.com

BANGALORE KOLKATA DURGAPUR HYDERABAD JAIPUR PUNE GOA COIMBATORE

With best compliments from :



📞 7605023222 📞 1800 103 0017 🛒 sencogoldanddiamonds.com



India's 2nd Most
Trusted Jewellery
Brand 2024
by TRA report.

**CORPORATE ORDER
ENQUIRY: 7595089191**

Like & Follow us at



Scan here
to know
your nearest
Senco Store!



With best compliments from :



**PARNASREE
SKYWAY**
YOUR KEY TO ELEVATED LIVING
Rem No: WBRERA/P/KOL/2024/001268

Bringing Dreams
closer with a key near
**Behala
Flying Club!**

The image shows a 3D architectural rendering of the Parnasree Skyway project. It features two tall, modern apartment buildings with glass facades and balconies. The buildings are surrounded by lush greenery, including trees and a large lawn. A swimming pool is visible between the buildings. The overall scene is bright and sunny, suggesting a high-quality, modern living environment.

Site Address:

142 A UPENDRA NATH
BANERJEE ROAD,
PARNASREE, KOL - 700060

For More Details Please Contact"

+91 97484 85858

Developed by



With best compliments from :



LAUNCHING PHASE 1

2 & 3 BHK APARTMENTS

₹24 LAKHS*

ONWARDS

MOHORKOONJO

RERA REGISTRATION NO.: WBRERA/P/SOU/2023/000223

📍 Near Padmapukur, Baruipur 📞 7044 900 901 | 9836 066 063

DEVELOPER
**SQUARE
MARK**

With best compliments from :

Sudarshan Paper & Board Pvt Ltd.



OUR OFFERING

- COATED WOODFREE
- UNCOATED WOODFREE
- CUT SIZE DIGITAL PAPER
- VIRGIN BOARD
- RECYCLED BOARD
- VA SPECIALITY GRADES
- INDUSTRIAL GRADES.
- FOOD PACKAGING GRADES

ABOUT US

With a rich legacy stretching over decades, Sudarshan Paper & Board Pvt Ltd. stands out as a premier paper distributor, importer, and exporter in India. Our extensive range of paper and paperboards has enabled us to forge strong connections with customers spanning various sectors, cementing our position as a market leader.

WHY CHOOSE US?



- Associated with more than 20 Partner Paper Mills across the world and 25 Partner Mills in India
- Process-driven organization: efficiency, consistency, quality, reliability, accountability.

OUR INFRASTRUCTURE



- 110 thousand sq ft of Ware House space. Own converting facility with Roll to sheet.
- Advanced & customized ERP & IT solution for managing Distribution business.

OUR STRENGTH



- 1800+ Active customers with 5000 MT ready Inventory
- Skilled employees: expertise, innovation, efficiency, reliability, excellence.

 www.sudarshanpaper.com

 sales@sudarshanpaper

 Salt Lake, Sector- V,
Kolkata -700091, WB

With best compliments from :



Timely action during financial distress, helps avert a full blown crisis

Small & timely interventions can help you avert a full-blown financial crisis later. The good news is, at Sumedha, we have effective financial plans to suit every need and budget.

Since our inception more than two decades ago, we have been maintaining transparency in our dealings, going that extra mile to ensure greater success and standing by you through thick and thin.

Bring that little 'S' in your business with Sumedha and experience the change yourself.



• Investment Banking • Mergers & Acquisitions
Private Equity • Financial Restructuring • Debt Syndication

Registered & Corporate Office:
Sumedha Fiscal Services Ltd.
CIN : L70101WB1989PLC047465
8B Middleton Street, 6A Geetanjali
Kolkata 700 071 (India)
T: +91 33 6813 5900



E: info@sumedhafiscal.com
W: www.sumedhafiscal.com

Ahmedabad
+91 7948905388

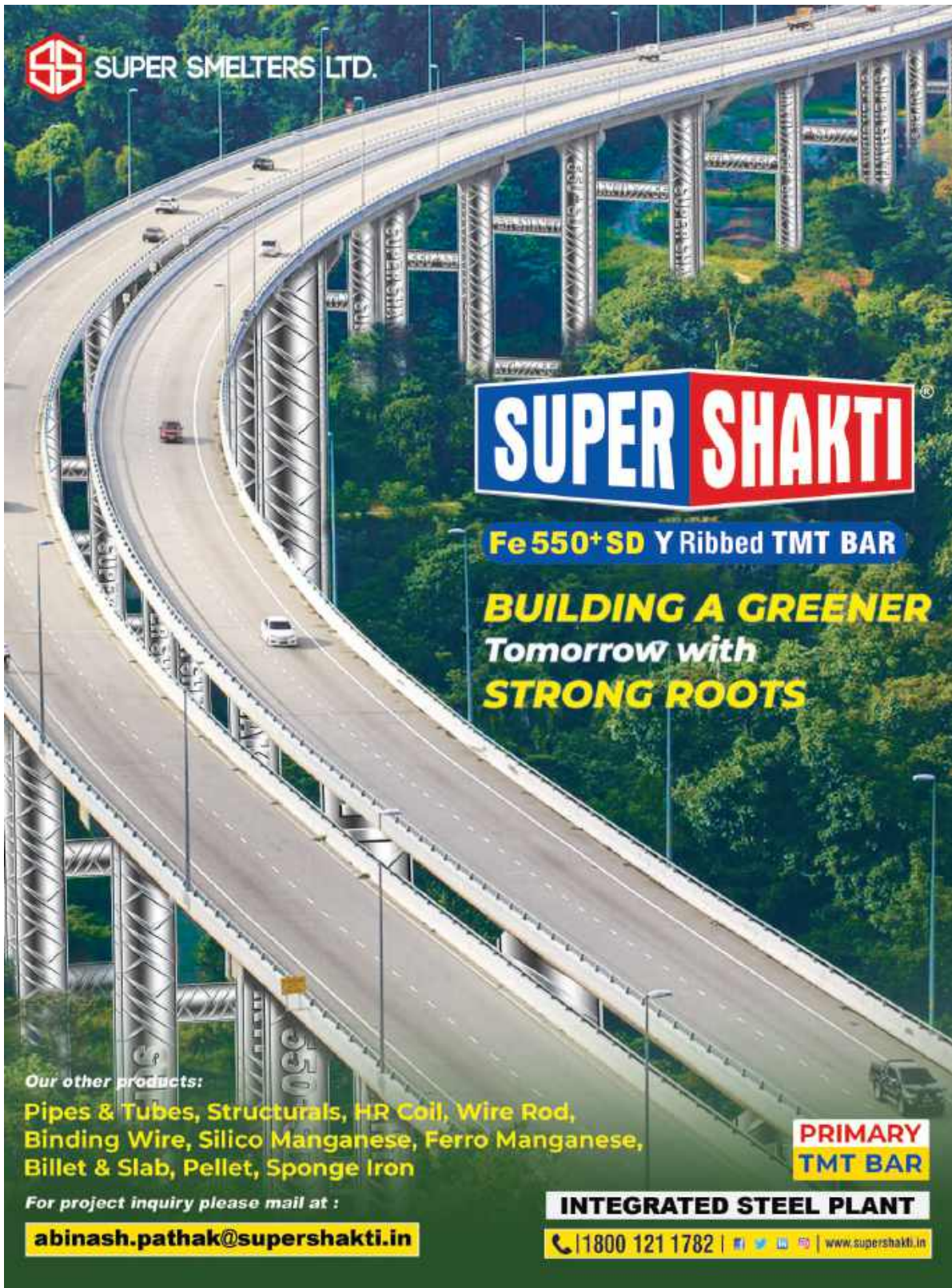
Bangalore
+91 8041242545

Mumbai
+91 2240332400

New Delhi
+91 1141654481

SEBI Registered Merchant Banker: MB/INM000008753

With best compliments from :



SUPER SMELTERS LTD.

SUPER SHAKTI®

Fe 550+SD Y Ribbed TMT BAR

BUILDING A GREENER Tomorrow with STRONG ROOTS

Our other products:
Pipes & Tubes, Structurals, HR Coil, Wire Rod, Binding Wire, Silico Manganese, Ferro Manganese, Billet & Slab, Pellet, Sponge Iron

For project inquiry please mail at :
abinash.pathak@supershakti.in

PRIMARY TMT BAR

INTEGRATED STEEL PLANT

| 1800 121 1782 |     **| www.supershakti.in**

With best compliments from :



Entrance Gate



Swimming pool with Pool Deck



Sunrise Lounge



Children's Play Zone



Badminton Court



Roller Skating Area

2-3 BHK | **₹40.05L**
onwards*

WBREERA/P/SOU/2023/000067
www.rera.wb.gov.in



8420 7878 17

With best compliments from :



033 2334-8723/19

With best compliments from :



Z.A. Sea Foods Pvt. Ltd.

Processors & Exporter of Marine Products

Approval No. 478



ZASF- A Leading Processor and Exporter of Seafood

ZASF has established itself as a frontrunner in the seafood processing and export industry. Our state-of-the-art facility utilises modern technology to ensure the quality of our shrimp, fish, and other fishery products. ZASF's dedication to excellence has been recognized through prestigious awards. We were awarded the Silver and Gold Awards for Export Excellence for the years 2016-2017 & 2017-2018 respectively by the Federation of Indian Export Organizations- Eastern Region (FIEO). These achievements solidify ZASF's position as a reliable and high-quality seafood supplier.



www.zaseafoods.com

With best compliments from :



A man in a red hoodie and white tank top with 'DOLLAR' on it, wearing sunglasses, is shown in a dynamic pose. The background is dark blue.

DOLLAR
MAN

BIGBOSS

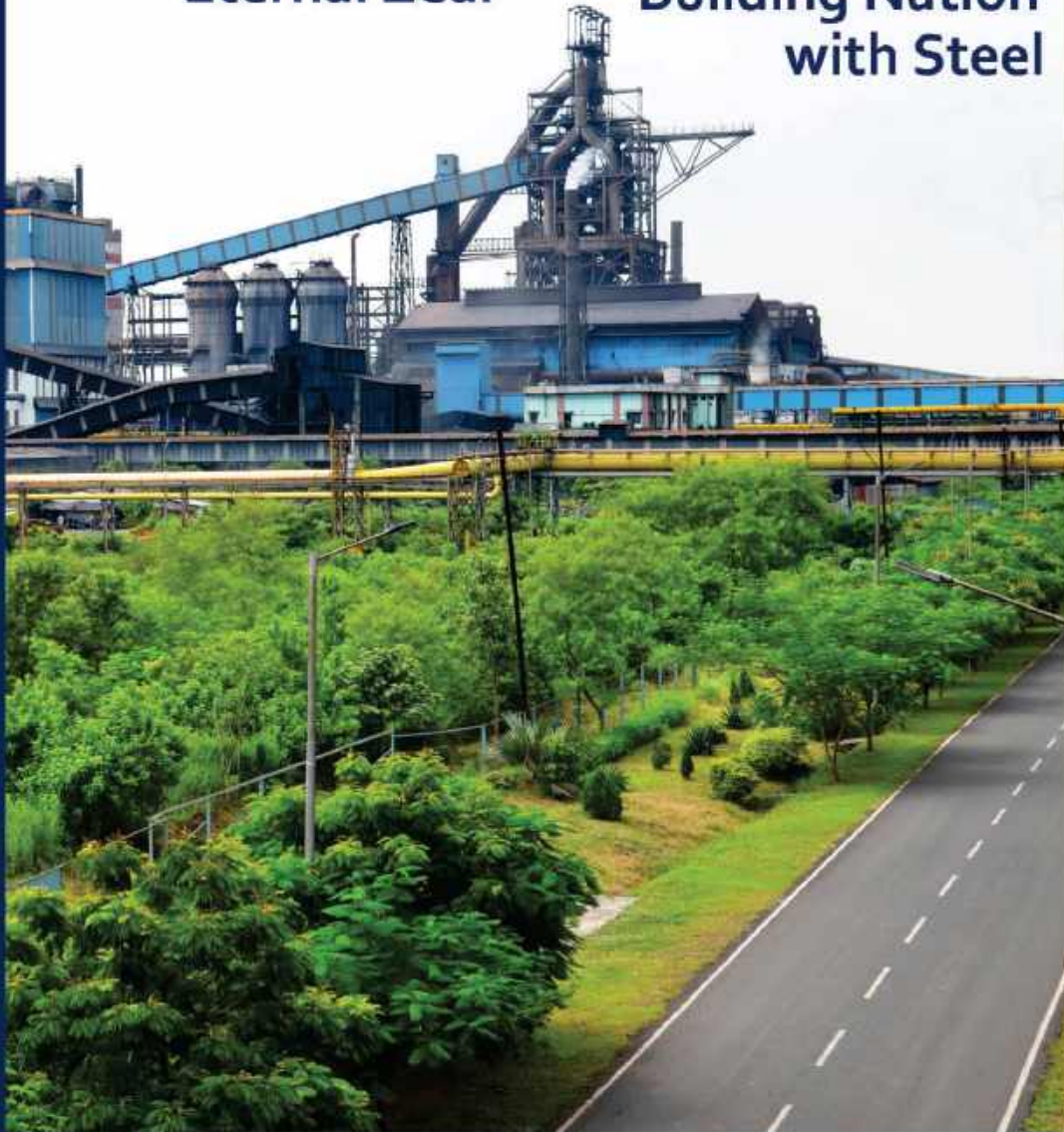
FIT HAI BOSS

    | www.dollarglobal.in | Buy Online: www.dollarshoppe.in | Also available at all leading shopping portals
Dollar products are available in over 900 cities/towns and 1,45,000 plus MBO across India |  Govt. Certified STAR EXPORT HOUSE

With best compliments from :

**Flaming Heart
Eternal Zeal**

**Building Nation
with Steel**



स्टील अथॉरिटी ऑफ इण्डिया लिमिटेड
STEEL AUTHORITY OF INDIA LIMITED
इस्को इस्पात संयंत्र
IISCO STEEL PLANT

There's a little bit of SAIL in everybody's life

With best compliments from :

ORBIT URBANPARK NEW TOWN

A ONE-OF-ITS-KIND
MIXED-USE DEVELOPMENT
IS UNFOLDING

SPREAD ACROSS 5.39 ACRES
—
URBANE COMMERCIAL
—
NEW-AGE WORKSPACES
—
3.5 & 4 BHK LIFESTYLE RESIDENCES



NEW-AGE WORKSPACES THAT INSPIRE EXCELLENCE

B+G+11, B+G+12 || INTEGRATED URBANE COMMERCIAL || WORKSPACES 1325 SQ. FT ONWARDS || BUSINESS CLUB*



Commercial Hub
for IT/ITES



Boutique Office Spaces
featuring Personal Toilets



'Grade A'
Specifications



Conference Room
on each Floor*



4 Metres
Floor-to-floor Height



Outdoor
Meeting Zones

₹1.11 CR ONWARDS*

LIFESTYLE RESIDENCES THAT RAISE THE ROOF OF LUXURY LIVING

B+G+22 || 3.5 & 4 BHK RESIDENCES || 1950 SQ. FT ONWARDS || THE CELESTIAL (ROOFTOP CLUB)



103 Exclusive
Residences



3-side-open & Vastu
Compliant Apartments



State-of-the-art
Architecture



Expansive
Landscaped Area



Highest Residential Club
of Newtown



Premium Amenities for
Relaxation & Entertainment

₹1.95 CR ONWARDS*



Approved by Leading Banks



99039 70066 | 98315 86976

Action Area II, New Town
WBREERA/P/NOR/2023/000150 | www.rera.wb.gov.in

*Disclaimer- Specifications, amenities, information, images, and visuals shown in this promotional document is/are indicative of the envisaged development and are subject to approvals. Images marked as Rendered Image or Artist's Impression are only indicative. The developer reserves the right to make additions, deletions, alterations or amendments as and when it deems fit and proper. All intending Allottees are bound to inspect and appraise themselves of all plans and approvals and other relevant information prior to making any purchase decisions and nothing in this promotional document or other documents is intended to substitute the actual plans and approvals obtained from time to time.



Scan for location

*T&C Apply

With best compliments from :

www.utkarshindia.in



U ARE OUR COMMITMENT

THE UTKARSH RANGE OF PRODUCTS:

Steel Tubes & Pipes | Metal Beam Crash Barriers | Transmission Line Towers | Telecom Towers | Polygonal Poles & Highmast Lighting Structures | Railway Electrification Structures | Steel Tubular Poles | Polymer Pipes Fittings & Accessories | Water Tank Metal Structures | Pre-Engineered Building Structures | Bailey Bridge



With best compliments from :

keventer

A wide range that'll bowl over the best

Keventer brings you an assortment of products, ranging from farm-fresh bananas to milk, ice creams to cool beverages, crispy fries to other snacking delights. Well, there's just about something for every taste bud.

DAIRY | BEVERAGES | READY-TO-EAT | FRESH FOOD

For any query 8100497339

www.keventer.com

With best compliments from :



GOVVINDA



Hamesha Aapke Saath



A PRODUCT OF AN INTEGRATED STEEL PLANT

TOLLFREE : 1800 123 4500

E-mail : marketing@nilachal.co.in

www.govvindatmt.com | Follow us 

With best compliments from :



**INDIA'S FASTEST GROWING
CREDIT LED YOUTH
EMPOWERMENT PLATFORM**



Making India Financially Independent



Where are we NOW?

3 Cr+ Registered Users **50 Lakh+** MAUs

₹16,000 Cr+ Disbursed Since 2016

About mPokket

mPokket, founded by Mr. Gaurav Jalan in 2016, is a pan-India Instant Loan App empowering underserved youth by providing quick loans to improve their credit scores and achieve financial independence.

About The Pioneer

Gaurav Jalan, Founder and CEO of mPokket, is a passionate entrepreneur and value investing enthusiast. With a humble personality and impeccable educational background, he is the driving force behind everything the brand stands for.

Award & Excellence

-  Fintech of The Year Award
-  Excellence in Innovative Product Technology
-  Most Admired BFSI Professional - Gaurav Jalan
-  Best Upcoming Consumer Loan Finance Company of The Year
-  Digital Trailblazer in Lending Sector



DOWNLOAD NOW



With best compliments from :



LIMELIGHT[®]
LAB GROWN CVD DIAMONDS

**INDIA'S LARGEST LAB GROWN
CVD DIAMOND BRAND**



**PUREST REAL
DIAMOND**



**LIFETIME
BUYBACK**



**ONLY GREEN
CERTIFIED BRAND**



**100%
EXCHANGE**



**FULLY GROWN &
MADE IN INDIA**

📍 FORUM MALL, GROUND FLOOR, ELGIN ROAD 📞 9330688670
📍 KANKURGACHI CROSSING 📞 9147379001

For Franchise Enquiries
Pankaj Jalan 📞 9831133009 / Mahendra Agarwal 📞 9339733158

With best compliments from :

Davya Fashion

WHOLESALERS OF LADIES SALWAR SUITS

10/1/1C, Dr Rammanohar Lohia Sarani
Near Kalakar Street Post Office, Kolkata – 700007

With best compliments from :

**48 STORES
5 STATES**

*Live in
Style!*

*With Best
Compliments From:*



Family Shopping

AGS RETAILS (INDIA) LTD.



**COSMO
CONNECT**

Helpline
90733 33013

Follow us
@cosmobazaar

cosmobazaar.com

WEST BENGAL | ODISHA | JHARKHAND | BIHAR | ASSAM

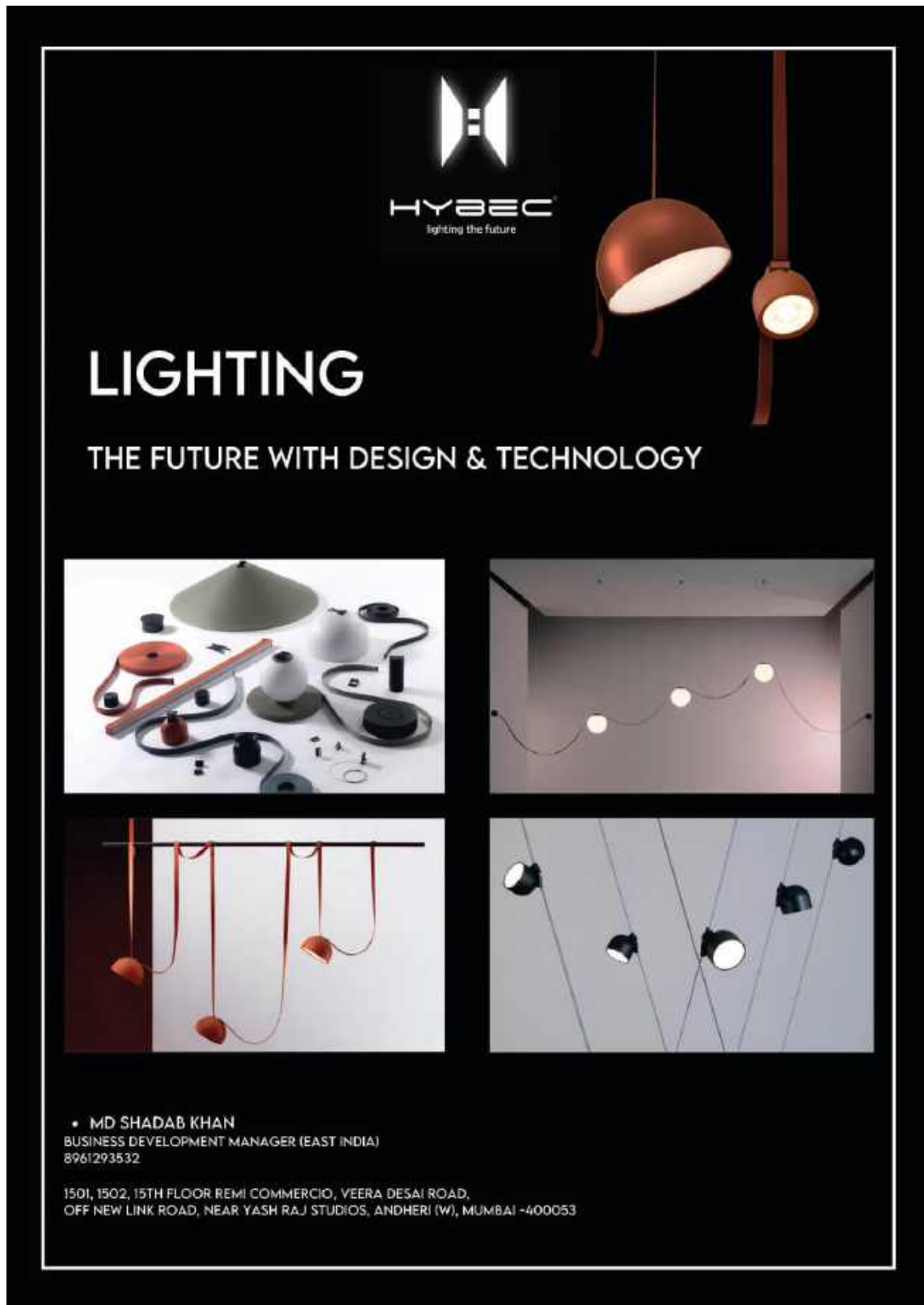
With best compliments from :

**Mangalbela Real Estates
Private Limited**

With best compliments from :



With best compliments from :



The advertisement for HYBEC lighting features a central image of two modern, copper-colored pendant lights against a black background. The HYBEC logo, consisting of a stylized 'H' and the tagline 'lighting the future', is positioned above the lights. Below the main image, four smaller photographs showcase various lighting products: a collection of colorful, geometric pendant lights; a string of small, round, white lights; a series of red, teardrop-shaped pendant lights; and a set of black, adjustable track lights. At the bottom, contact information for MD SHADAB KHAN is provided.

HYBEC
lighting the future

LIGHTING

THE FUTURE WITH DESIGN & TECHNOLOGY

• MD SHADAB KHAN
BUSINESS DEVELOPMENT MANAGER (EAST INDIA)
8961293532

1501, 1502, 15TH FLOOR REMI COMMERCIO, VEERA DESAI ROAD,
OFF NEW LINK ROAD, NEAR YASH RAJ STUDIOS, ANDHERI (W), MUMBAI -400053

With best compliments from :

With best compliments from



Corporate Office

209 & 211 LORDS, 7/1, Lord Sinha Road, Kolkata- 700071, West Bengal

Website: www.maxcement.co.in | Toll Free No : 1800 1214 544



With best compliments from :



**CREATING
TEMPLES OF KNOWLEDGE**








As **MCKVians** we believe in working towards a purpose and transcending challenges with the power of knowledge. Our endeavours are channelized towards enhancing value, creating opportunities and nurturing the inner potential of students. At MCKV Group of Institutions, students learn the art of giving back to the society and contribute towards the growth and well-being of the nation.

1 Health Sector Unit

2 Higher Secondary Schools

3 Centres for Higher Education

12000 Alumni

500000 Patients Tested Clinically



www.mckv.edu.in



Estd. 1999

www.mckvie.edu.in



www.madhusthali.edu.in



www.mitt.in



www.mips-india.in



www.mckvhealth.com

M.C. Kejriwal Vidyapeeth | MCKV Institute of Engineering | Madhusthali Vidyapeeth
Madhusthali Institute of Teacher Training | Madhusthali Institute of Paramedical Sciences | MCKV Health & Medicare Pvt. Ltd.

Laxmi Niketan, 1st Floor, 243, G.T. Road (North) | Liluah, Howrah - 711204

✉ mckvgroup@mckv.edu.in 🌐 www.mckvgroup.org ☎ +91 33 2654 8604/05

With best compliments from :



Odyssey Computer Services Pvt Ltd

8, Lyons Range, Kolkata – 700 001

cloud@odysseygroup.co.in | 9836424343

SHIFT YOUR SERVER TO CLOUD. ENJOY SECURE ACCESS ANYTIME, ANYWHERE

We deal in the following

- Cloud Computing Solutions
- Email Solutions [With security]
- Tally [New & Renewals]
- Video Conferencing
- Laptop/Desktop/Server rentals
- Refurbished Laptop/Desktop/Server
- New hardware sales
- Network Security [Firewall]
- Data Leak Prevention
- Automatic Backup [Cloud/On premises]
- Pen Drive Restriction
- Employee Activity Monitoring
- AMC of IT Infrastructure
- & much more.....

Thank you for showing trust in us for the last 35 years

With best compliments from :

PRE-ENGINEERED BUILDINGS :

A REVOLUTIONARY APPROACH TO BUILDING CONSTRUCTION

WHY CHOOSE PINAX PRE-ENGINEERED BUILDINGS?

-  Low price & high value.
-  Cost & time effective.
-  Super after-sales customer support.
-  All solutions under one roof.
-  High-end quality products.



Apart from PEBs, Pinax also manufactures the following products

-  ERW pipes
-  Metal beam crash barriers
-  Cable trays
-  Steel Fabrication
-  Solar mounting structure
-  Scaffoldings
-  Shutter profiling



With best compliments from :



SARAOGI UDYOG PRIVATE LIMITED

Merchants & Importer for Coal and Coke

Corp. Office:

**Room No.: 910, 9th Floor, Merlin Infinite
DN-51, Salt Lake City, Sector-V, Kolkata - 700 091**

☎ **+91-33-2213-8779/80/81**

✉ **info@saraogiudyog.com**

🌐 **www.saraogiudyog.com**



**Superior
Quality**

Excellent 
After-Sales Service



E-WENT

PRIDE IN EVERY RIDE

Travel cost per km 
25 PAISA



☎ **+91 83369 01048**  **ewentvehicles**  **electric.went**  **www.e-went.com**

With best compliments from :



Mala
SAREES & SUITS

Elegant and Beautiful

SHREE BALAJI (MALA) TEXTILES PVT. LTD.
65, Sir Hariram Goenka Street, Bangur Arcade, Kolkata- 7

+91 98300 45198/+91 98301 35800 Binod.kedia@yahoo.in

www.malasaree.com Follow us on: f i

With best compliments from :



FOR YOU FOR THE WORLD...

A global leader in the industry with six decades of experience in offering world class products and customised solutions.

- ➔ Established as a Total Solution Provider.
- ➔ Supreme Quality Standards with best-in-class customer support.
- ➔ Worldwide distribution network and fully equipped service centres.

A LEADING MANUFACTURER OF WIRE | WIRE ROPE | STRAND | PRE-STRESSING ACCESSORIES | MACHINERY | CABLE

PRODUCT PORTFOLIO

- ➔ MINING ROPE
- ➔ CRANE ROPE
- ➔ ELEVATOR ROPE
- ➔ OIL & OFFSHORE ROPE
- ➔ AERIAL ROPE
- ➔ FISHING ROPE
- ➔ GENERAL ENGINEERING ROPE
- ➔ SPECIAL LRPC STRANDS
- ➔ PRESTRESSING SOLUTIONS
- ➔ STEEL WIRE
- ➔ TELECOM CABLE

Expert installation teams for onsite pre-stressing execution.

WIDE RANGE OF APPLICATIONS



MINES



PORT



OIL EXPLORATION



ELEVATOR



AERIAL



FISHING



CRANES



BRIDGE



PRE-STRESSING



POWER TRANSMISSION

For Maximum Performance & Utmost Safety Rely On 'USHA MARTIN PRODUCTS & SERVICES'

 contact@ushamartin.co.in



www.ushamartin.com

With best compliments from :



VC CORPORATE ADVISORS PVT. LTD

Sebi Authorised Merchant Banker

31, Ganesh Chandra Avenue
2nd Floor, Suite No. 2C,
Kolkata – 700 013

Tel. No.: 033 2225-3940/ 4116

Email : mail@vccorporate.com, vccorporate@gmail.com

Website : www.vccorporate.com

SERVICE OFFERINGS:

- Issue Management
- Takeovers & Acquisitions
- Merger & Acquisitions
- Financial Planning
- Buyback of Securities
- Listing and Delisting of Shares
- Valuation of shares and Business
- Private Equity and QIP Placements
- ESOP Scheme and Sweat Equity
- Tax Planning and Restructuring
- Corporate & Investment Advisory Services

With best compliments from :



DOES ATLEAST ONE OF THE FOLLOWING FIT YOU?

- ☐ Married woman with dependant parents?
- ☐ Single parent with Minor/Dependant child/children?
- ☐ Children with Disabilities?
- ☐ Business owner without a Successor?
- ☐ Married daughter?
- ☐ Member in HUF with Partition Woes?
- ☐ Want to disinherit a Legal Heir from Your Property?
- ☐ Aging ? Without an estate planning?
- ☐ Pet Parent? Worried about their future?
- ☐ No legal heirs to bequeath your properties to?
- ☐ Children from two marriages?
- ☐ Gen Z not ready to carry your business further?
- ☐ Gifting your property?
- ☐ Testamentary Trust? A great instrument for Succession Planning.
- ☐ Divorced/Separated? Need to write your Will?
- ☐ Disputed property? Inheritance issue?

SERVICES WE OFFER

ONLINE WILL MAKING
OFFLINE WILL MAKING
TESTAMENTARY TRUST WILL
ESTATE PLANNING
PERSONAL SUCCESSION PLANNING
BUSINESS SUCCESSION PLANNING
SUCCESSION CERTIFICATE
PROBATE

PRIVATE TRUST MATTERS
FAMILY ARRANGEMENT AGREEMENT
HUF MATTERS
DRAFTING OF LEGAL DOCUMENTS
REGISTRATION OF DOCUMENTS
TRADEMARK REGISTRATION
TAX CONSULTANCY
MANAGEMENT CONSULTANCY

To avail the above services or to join us as our Partner,

Connect with Us:

www.dilsewill.com

support@dilsewill.com

9830648068/8017053224

With best compliments from :



SHRI HARE KRISHNA SPONGE IRON LTD

We are leading integrated steel plant situated approximately 22 km from Raipur. With a strong presence in the steel industry, our facilities.

Sponge Iron (SID): 36,050 TPA with 100 x 1 TPD kilns.

Steel Melting Shop (SMS): 21,600 MTPA, producing Mild steel Ingots, Steel Shots, Grits, Grinding Media Balls, and various Alloy types of Steel Castings.

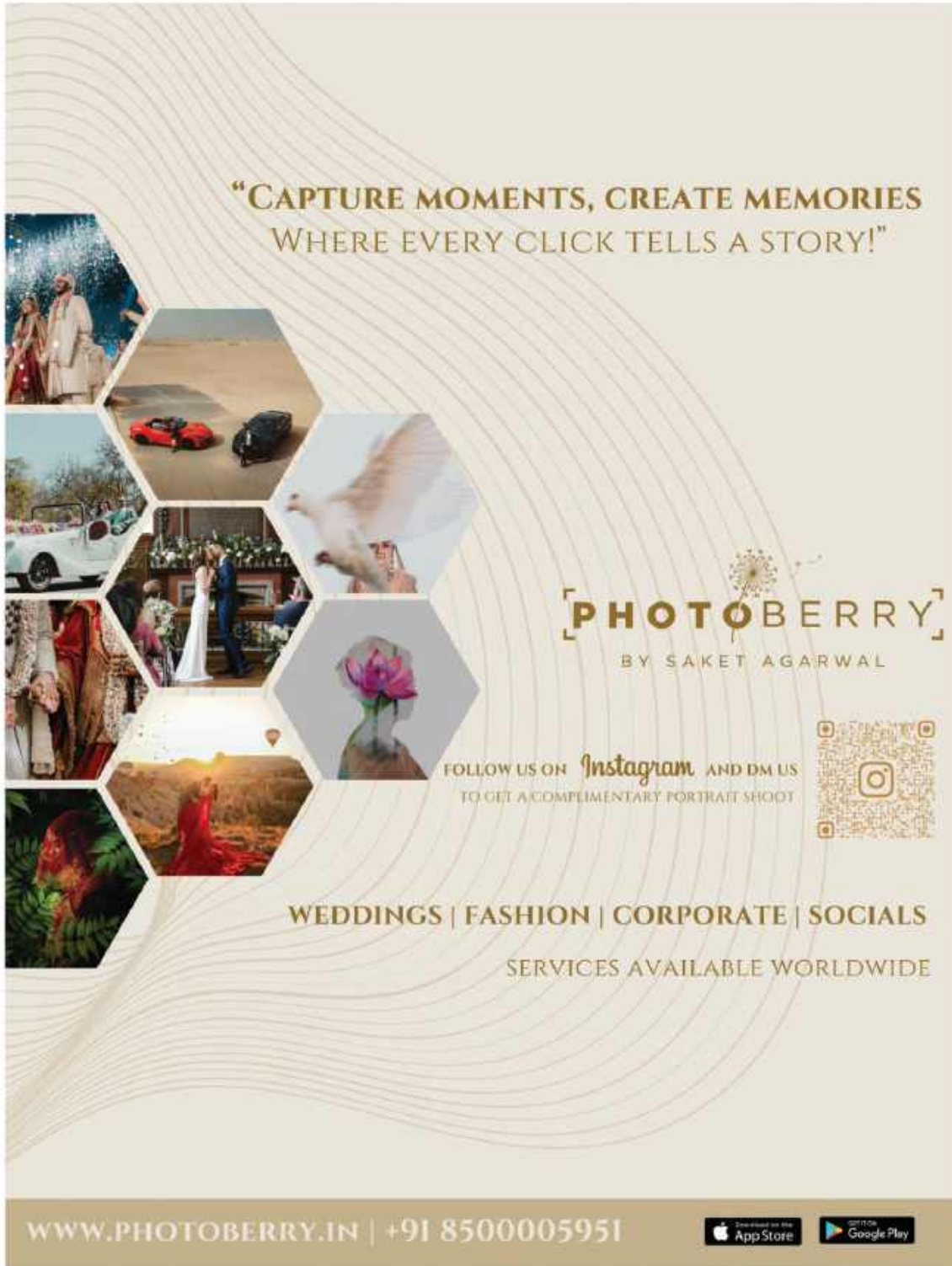
Rolling Mill: Commenced operations in 2007, producing a range of steel products, including re-rolled steel sections like Angles, Channels, Beams, etc.

+91 9826420222

shkraipur@gmail.com



With best compliments from :



**"CAPTURE MOMENTS, CREATE MEMORIES
WHERE EVERY CLICK TELLS A STORY!"**

[PHOTOBERRY]
BY SAKET AGARWAL

FOLLOW US ON *Instagram* AND DM US
TO GET A COMPLIMENTARY PORTRAIT SHOOT

WEDDINGS | FASHION | CORPORATE | SOCIALS
SERVICES AVAILABLE WORLDWIDE

WWW.PHOTOBERRY.IN | +91 8500005951

Download on the App Store | GET IT ON Google Play

With best compliments from :

With Best Compliments from:



Shivam Fiscal Services Private Ltd.

Project and Tax Consultants

11, Brabourne Road, 3rd Floor
Kolkata - 700 001

e-mail: surekam@mpsuredaco.com

Phone: 9674987785, 7980862722

With best compliments from :



Transaction
Advisory
Services

NBFC Advisory
and Compliances
including FEMA

Corporate Law
Advisory and
secretarial
Services

Taxation
Services

Insolvency
Resolution
Services

Capital Market
Services and
Securities
Advisory

Succession
Planning and
Trusts

Corporate
Litigation and
Resolution

SEBI
Advisory and
Compliance

Due
Diligence and
Valuation

CORPORATE OFFICE

DIAMOND HERITAGE, 5TH FLOOR,
UNIT-N503,
16, STRAND ROAD, FAIRLY PLACE,
KOLKATA-700001, WEST BENGAL
033-4089 1300-399

BRANCH OFFICE

CHIRANJIV TOWER, 43, NEHRU PLACE
FLAT NO. 208, 2ND FLOOR
NEW DELHI 110019
011-4358 0996



mkm@maroti.in
helpdesk@maroti.in



www.maroti.in

With best compliments from :



**CHOKHANI
FOUNDATION**
a Charitable Trust

With best compliments from :

Aminia®

THE TASTE YOU LOVE

KOLKATA | SILIGURI | GUWAHATI

**SERVING KOLKATA'S FAVOURITE BIRYANI
SINCE 1929**

☎ 8100 666 444



**SCAN TO
ORDER**



NEW MARKET | GOLPARK | JESSORE ROAD | RAJARHAT | SHYAMBAZAR | BEHALA | SERAMPUR | SODEPUR | KOLAGHAT | SILIGURI | GUWAHATI

☎ 8100666444 | www.aminia.co.in | Email : info@aminia.co.in | [f AminiaRestaurant](#) | [Aminia_mughlai](#) | [AminiaRestaurant](#)

With best compliments from :

BHAGWATI
SWAAD MEIN HAI DUM

**FIND YOUR BALANCE,
SAVOR THE TASTE**

BHAGWATI
DREAM MARIE
Taste The Goodness

Available in ₹ 50/-, ₹ 30/-, ₹ 20/-, ₹ 10/- & ₹ 5/-

Bhagwati Foods Pvt. Ltd.
305, Mangalam-A, 24, Hemanta Basu Sarani, Kolkata-700001
info@bhagwatibiscuits.com www.bhagwatibiscuits.com
Follow us: [f/bhagwatifoodsindia](#) | [@bhagwatibiscuits](#)

With best compliments from :



PRAGATI AGRI PRODUCTS (P) LTD.

===== **STAR EXPORT HOUSE** =====

MFR. & EXPORTER OF RICE BRAN OIL & DEOILED RICE BRAN

Office : Vinayak Complex, 55/1B, Strand Road, 2nd Fl, Kolkata - 700 006, (W.B.) India

Phone : +91 33 2259-3156 (D), 2259-3123, Fax : +91 33 2259-9959

E-mail : info@pragatiagri.com • **Website :** www.pragatiagri.com

Factory : Vill. Daichanda, Post : Huria - 713424, Dist. - Burdwan (W.B.) India

Phone : +91 342 258 8827, 258 8812, +91 96412-93129

With best compliments from :



Manaksia Steels Limited

Registered Office:

Turner Morrison Building 1st floor, 6, Lyons Range, Kolkata -700001

Phone: 033- 2231 0055, 2231 0056

Email: info@manaksia.com

Website: www.manaksiasteels.com

With best compliments from :

Ravi Patwa

With best compliments from :

Arun Khandelia

With best compliments from :

Ambey Mining Pvt. Ltd.

With best compliments from :

A
Well
Wisher

With best compliments from :

WE BELIEVE IN QUALITY & PERFORMANCE

Ratnaka

Essential Oil

- Pine Oils
- Terpeneol (PG / EP)
- Turpentine Oil
- D. D. Turpentine
- Dipentene
- Eucalyptus Oil
- Eucalyptus Citrodora
- Citronella Oil
- Lemon Grass Oil

Rosin

- Gum Rosin (All Grades)

Others

- Titanium Dioxide
- Light Liquid Paraffin
- Petroleum Resin
- Iron Oxide
- Pine Tar

Alkyd Resins

- Chain Stop Alkyd
- Medium Oil Alkyd
- Long Oil Alkyd
- Rosinated Alkyd
- Aluminium Medium
- Hammertone Medium
- Short Oil Alkyds (COFA)
- Acrylated Alkyds

(Rosinated Linseed / Rosinated DCO)

Synthetic Resins

- Oil Soluble Maleic Resin
- Spirit Soluble Maleic Resin

Polyester Resins

- Saturated Polyester Resins

CNSL Resins

- High Melting Phenolic Resin
- Phenolic Resin
- Ester Gum
- CNSL Resins
- Cardonal Resins



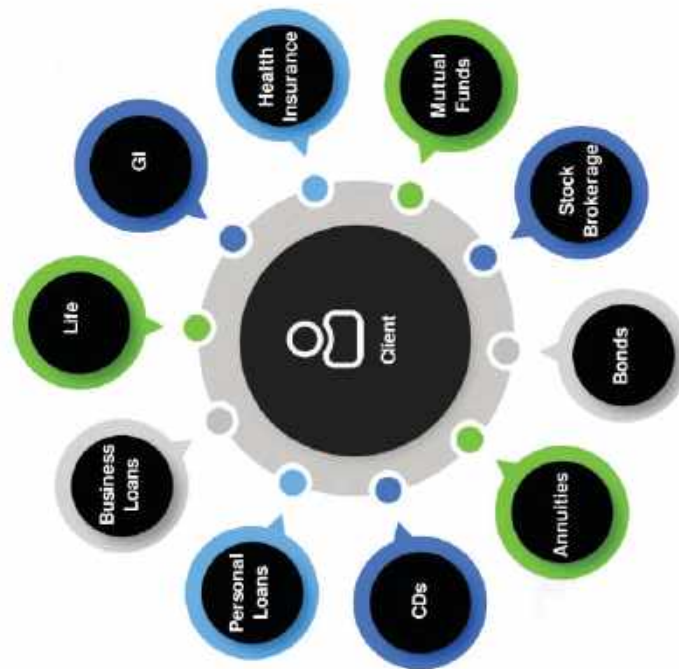
RATNAKA ENTERPRISE

RATNAKA RESINS PVT. LTD.

Office address : 31A Tarachand Dutta Street, 5th Floor, Kolkata - 700073 | email : info@ratnakaresins.com / web : www.ratnakaresins.com

With best compliments from :

Full Spectrum of Financial Needs – Protection, Investments, Savings and Loans



For Franchise Enquiry

Mr. Partha : +91 98309 66999
Mrs. Sheuli : +91 99036 45260
Mrs. Triparna : +91 70444 54949
Mr. Sushobhan : +91 98753 75077

SUPPORT TEAM

CEO : SANJEEV CHAKRABORTY

Office Address

32A C.R. Avenue, Trust House
2nd Floor, Kolkata – 700 012
Mobile : +91 98363 24949
Dubai Branch Mobile : +971505664542



WEALTH RIGHT

With best compliments from :

Dhanwantary Pharmacy Group

Serving since 1984



**Home Delivery of Medicines
with Discount upto 20%**

Thank you Kolkata,

for giving us the opportunity to serve you for **40 Years**.
We not only celebrate this moment but also take oath to
serve you better in the years to come. All the best wishes
for the year ahead.
The Dhanwantary Family

ধনন্তরি - বাংলার গর্ব, বাঙালীর আশা

Order Your Medicines @ 98300 48880, 98305 84845, 98362 84845

With best compliments from :



With best compliments from :



With best compliments from :

GOLDEN GOENKA GOLDENGOENKAGROUP OF COMPANIES

CHAIRMAN

Mr. Girdhari Lal Goenka

HEAD OFFICE:

25A, S. P. Mukherjee Road, 5th Floor, Kolkata-700025, Ph : 033 2475 0045

website: www.goldengoenka.com, email: info@goldengoenka.com

BUSINESSES

NBFC, Real Estate, Equity trading and Investment, Warehousing

With best compliments from :

BK SALES CORPORATION

One-Stop Shop for Electrical Supplies

Cable & Wires, switches, lighting solutions and more

We're Shockingly Good! Huge Selection of Electrical Supplies

Contact us for your

- Home interior needs
- Industrial electrical needs

Contact us for best quotes



8100133666
9331119948
finolexhouse@outlook.com
P-4D
Exra Street
Kolkata 700001

With best compliments from :



(AN ISO-9001:2015 CERTIFIED COMPANY)

STOCKIST & SUPPLIERS OF SPECIAL PURPOSE TOOL, ALLOY & CARBON STEEL

ALL EN, SAE, AISI, DIN, BS IS STANDARD STEELS, EN-8, 9, 19, 24, 31, 36, 41, 53, 353, 354, SAE-8620, 1620MNCr5, SILVER STEELS, HOT DIE STEELS, DIE BLOCKS, OHNS, WPS, D-2, D-3, STAINLESS STEEL, BRIGHT BARS, FORGING QUALITY STEEL, PROFILE CUTTING, PNEUMATIC STEEL, FREE CUTTING STEELS & NIGHTRADING STEELS ETC..

IN ALL SHAPE & SIZE LIKE ROUND, SQUARE, FLAT, HEXAGONAL SHEET ETC.

**BANDSAW CUTTING FACILITY AVAILABLE
UPTO 1000 mm. ROUND & 2000 mm. SQR. & FLAT**

T-22, MID.C. Telco Road, Bhosari, Pune - 411 026.
Tel.No. 27112451, 55, 56, 57, 58
Mob. 9822000008 / 9960694194

E-mail : pune@specialsteel.in

www.specialsteel.in



ISO 9001:2015

With best compliments from :



JU AGRI SCIENCES PVT. LTD.

Diamond Prestige, 41A, A.J.C Bose Road
3rd Floor, Room No.-314,
Kolkata, Pin-700017

With best compliments from :



Krish Communication

About Us
Harnessing the power of emerging technologies requires you to overcome complex systems integration challenges, both within your own organization's walls, and with your external partners, suppliers, and clients. We can help you manage the complexity inherent with technology change, from requirements planning to architecture, testing to deployment, and beyond.

Our Core Services
Krish Communication offers more than just technical expertise. We're strategic advisers who take a big-picture view of your organization, analyze your challenges, and help you overcome them.

- Cloud Service Provider
- Auto Backup Solution
- Laptop and Desktop on Rent
- Server Consolidation
- Data Center Services
- UTM and Firewall

Interested to work with us?
Kolkata
+91 98307 52348
info@krishcom.in
www.krishcom.in

With best compliments from :

Best compliments from

MY TAXPORT™
THE RELIABLE TAX PARTNER



www.mytaxport.com

With best compliments from :

With Best Compliments from:

SOVA
UDYOG

Medical & Industrial Oxygen Filling Plant.

99.99% Pure LMO &
All other industrial Gases

Available at

SHYAM BUSINESS PARK, BORA, NIZAMPUR.
PS- SINGUR, HOOGHLY - 712306

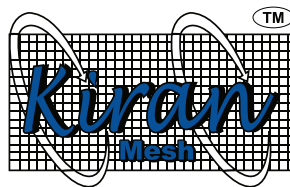
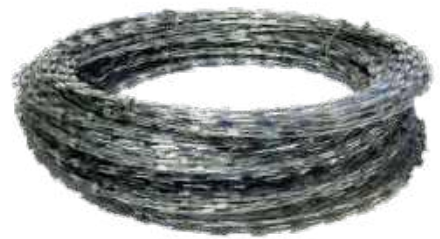


Subham Jaiswal
8961275187

With best compliments from :



With best compliments from :



KIRAN WIRE NETTING CO.

Exclusiveness • Expertise • Experience
SINCE 1952

Registered Office :

18 Raja Woodmunt Street, 3rd Floor
Kolkata - 700 001

Phone : (033) 2243-1020, 4603-9671

E-mail : info@kiranwirenetting.com, kwn.kol@rediffmail.com

Showroom :

113A Netaji Subhas Road

Near Brabourne Road Flyover

Kolkata - 700 001, Phone : (033) 2270-7744

E-mail : info@kiranwirenetting.com, kwn.kol@rediffmail.com

With best compliments from :

NEX
From SAIL
The Future in Steel Design
PARALLEL FLANGE SECTIONS

सर्वे सुखेन सन्ति पूर्णतः सिद्धे
सर्वे सुखेन सन्ति पूर्णतः सिद्धे
There is a little bit of SAIL in every body's life

DISTRIBUTOR:
ASL ENTERPRISES LTD.
M-9/15/16 Phase VI TATA Road, BECO More, Industrial Area, Ghumaria, Dist- Saraikela Kharsawan - 821708
Phone : 0657-2333333 Mobile : 093204915831 E-mail : asle@slgroup.in Web : www.slgroup.in

With best compliments from :

FCDA
FOUNDRY PARK JEWEL IN THE CROWN IN THE INDUSTRIAL SCENARIO IN WEST BENGAL
Foundry Park project approved under Scheme of Approved Industrial Park (SAIP) is located on Ranihati-Amta Road, Panchajati Jagatbalpur Block, Howrah spread over an area of 924 acres which, when fully operational, would accommodate around 150 foundry and light engineering units from MSME sector.

- Common Infrastructure
Extensive road network, sewerage, drainage network, power substations, landscaping, water bodies, green belt with provisions for guesthouse, canteen and allied facilities and utilities including Fire Station, Bank counters, Post office etc.
- Common Facility Centre with Tool Room/Testing Laboratory
Equipped with latest equipment CNC machine, Induction Furnace etc have been installed for the benefit of foundries in the small and tiny sectors who cannot afford such facilities at their own units.
- Vivekananda Private IT
Tied up with Ministry of Technical Education and Skill development, Govt of West Bengal to run Foundry Technology related courses (like molding, molding, draughtsmanship, skill development etc) under the Paschim Banga Society of Skill Development (PBSSD) scheme. Have obtained National Council of Vocational Training (NCVT) approval from Directorate general of Training (DGT), Govt of India.

Course Name
Existing Courses under PBSSD
1. Casting Operator (Metal Handicraft)
2. Machining Quality Technician
Courses approved by NCVT
1. Fitter
2. Electrician
3. Foundrymen
4. Health Sanitary Inspector

The Foundry Park is providing the entire chain from Teaching to Training to Employability with the foundry units in the Park under one roof - a rare phenomenon in the Industrial scenario not only in West Bengal but also in India.

Foundry Cluster Development Association (FCDA)
Corporate Office: 4, India Exchange Place (7th Floor), Kolkata - 700001
Phone: 22306790/22318524 Email: foundrypark@fcda.in
Park Site: Hawibagan, Ranihati-Amta Road, Howrah- 711322, Mobile: 8017000041

With best compliments from :



STEELWYN CORPORATION

An ISO: 2015 Certified Company

We are manufacturer of Storage item: - Slotted Angle Racks and Accessories
Compactor (Optimizers), Multi-Tier Racking System, Heavy Duty Rack, Mobile Racks, Medium Duty Racks,
Mezzanine Floors, Industrial/Staff Lockers, Steel Almirah etc.

Our product widely used on Railway, Power Plant, Steel Plant, Defense, Oil Exploration, Paper industries,
Hosiery industries, Food Industries, Leather Industries Warehouses & Educational Institute etc.

REACH US : -

Phone: 033 - 48141870/ 4065-9166, Mobile: 9830069601/9830090178 / 9874272583

Website: www.steelwyn.com, E-mail: steelwyn@steelwyn.com, steelwyn@gmail.com

UST STEEL SAVE TREE

With best compliments from :



With Best Compliments from:

TERAI TEA CO. LTD.

TERAI DOOARS TEA CO. PVT. LTD.

TERAI OVERSEAS PVT. LTD.

TERAI ISPAT & TRADING PVT. LTD.

TERAI TEA RESORTS LTD.

SAYEDABAD TEA CO. LTD.

REGD. OFFICE ADDRESS

10, GOVT. PLACE (EAST)

KOLKATA - 700 069.

PH. NO.: (033) 460-39789/13789

FAX : (033) 2248-9182

E-MAIL : teraitea@gmail.com



With Best Compliments from:

ABHIJIT TEA CO. PVT. LTD.

NEW DARJEELING UNION TEA CO. LTD.

JALDACCA TEA PLANTATIONS PVT. LTD.

KANCHAN VIEW TEA ESTATE

EAST INDIAN PRODUCE LTD.

AMIT AGARWALA FOUNDATION

REGD. OFFICE ADDRESS

10, GOVT. PLACE (EAST)

KOLKATA - 700 069.

PH. NO.: (033) 460-39789/13789

FAX : (033) 2248-9182

E-MAIL : teraitea@gmail.com

With best compliments from :



USBCO Steels Private Limited

Asia Engineering Supply Stores Pvt. Ltd.




HOT WORK DIE STEELS
AISI H-13 (EN18), H-21, H-22 & H-23

COLD WORK DIE STEELS
AISI D-2, D-3, D-4, D-5, D-6, D-7, D-8, D-9, D-10, D-11, D-12, D-13, D-14, D-15, D-16, D-17, D-18, D-19, D-20, D-21, D-22, D-23, D-24, D-25, D-26, D-27, D-28, D-29, D-30, D-31, D-32, D-33, D-34, D-35, D-36, D-37, D-38, D-39, D-40, D-41, D-42, D-43, D-44, D-45, D-46, D-47, D-48, D-49, D-50, D-51, D-52, D-53, D-54, D-55, D-56, D-57, D-58, D-59, D-60, D-61, D-62, D-63, D-64, D-65, D-66, D-67, D-68, D-69, D-70, D-71, D-72, D-73, D-74, D-75, D-76, D-77, D-78, D-79, D-80, D-81, D-82, D-83, D-84, D-85, D-86, D-87, D-88, D-89, D-90, D-91, D-92, D-93, D-94, D-95, D-96, D-97, D-98, D-99, D-100

PLASTIC MOLD STEELS
L21 / AISI P-20, L22 / AISI P-20 H, L23 / AISI P-20 H, L24 / AISI P-20 H, L25 / AISI P-20 H, L26 / AISI P-20 H, L27 / AISI P-20 H, L28 / AISI P-20 H, L29 / AISI P-20 H, L30 / AISI P-20 H, L31 / AISI P-20 H, L32 / AISI P-20 H, L33 / AISI P-20 H, L34 / AISI P-20 H, L35 / AISI P-20 H, L36 / AISI P-20 H, L37 / AISI P-20 H, L38 / AISI P-20 H, L39 / AISI P-20 H, L40 / AISI P-20 H, L41 / AISI P-20 H, L42 / AISI P-20 H, L43 / AISI P-20 H, L44 / AISI P-20 H, L45 / AISI P-20 H, L46 / AISI P-20 H, L47 / AISI P-20 H, L48 / AISI P-20 H, L49 / AISI P-20 H, L50 / AISI P-20 H, L51 / AISI P-20 H, L52 / AISI P-20 H, L53 / AISI P-20 H, L54 / AISI P-20 H, L55 / AISI P-20 H, L56 / AISI P-20 H, L57 / AISI P-20 H, L58 / AISI P-20 H, L59 / AISI P-20 H, L60 / AISI P-20 H, L61 / AISI P-20 H, L62 / AISI P-20 H, L63 / AISI P-20 H, L64 / AISI P-20 H, L65 / AISI P-20 H, L66 / AISI P-20 H, L67 / AISI P-20 H, L68 / AISI P-20 H, L69 / AISI P-20 H, L70 / AISI P-20 H, L71 / AISI P-20 H, L72 / AISI P-20 H, L73 / AISI P-20 H, L74 / AISI P-20 H, L75 / AISI P-20 H, L76 / AISI P-20 H, L77 / AISI P-20 H, L78 / AISI P-20 H, L79 / AISI P-20 H, L80 / AISI P-20 H, L81 / AISI P-20 H, L82 / AISI P-20 H, L83 / AISI P-20 H, L84 / AISI P-20 H, L85 / AISI P-20 H, L86 / AISI P-20 H, L87 / AISI P-20 H, L88 / AISI P-20 H, L89 / AISI P-20 H, L90 / AISI P-20 H, L91 / AISI P-20 H, L92 / AISI P-20 H, L93 / AISI P-20 H, L94 / AISI P-20 H, L95 / AISI P-20 H, L96 / AISI P-20 H, L97 / AISI P-20 H, L98 / AISI P-20 H, L99 / AISI P-20 H, L100 / AISI P-20 H

HIGH SPEED STEELS
AISI M-2, M-3, M-4, M-5, M-6, M-7, M-8, M-9, M-10, M-11, M-12, M-13, M-14, M-15, M-16, M-17, M-18, M-19, M-20, M-21, M-22, M-23, M-24, M-25, M-26, M-27, M-28, M-29, M-30, M-31, M-32, M-33, M-34, M-35, M-36, M-37, M-38, M-39, M-40, M-41, M-42, M-43, M-44, M-45, M-46, M-47, M-48, M-49, M-50, M-51, M-52, M-53, M-54, M-55, M-56, M-57, M-58, M-59, M-60, M-61, M-62, M-63, M-64, M-65, M-66, M-67, M-68, M-69, M-70, M-71, M-72, M-73, M-74, M-75, M-76, M-77, M-78, M-79, M-80, M-81, M-82, M-83, M-84, M-85, M-86, M-87, M-88, M-89, M-90, M-91, M-92, M-93, M-94, M-95, M-96, M-97, M-98, M-99, M-100

OTHER ALLOY STEELS
AISI 4140, AISI 4340, AISI 52100, AISI 52100 H, AISI 52100 H2, AISI 52100 H3, AISI 52100 H4, AISI 52100 H5, AISI 52100 H6, AISI 52100 H7, AISI 52100 H8, AISI 52100 H9, AISI 52100 H10, AISI 52100 H11, AISI 52100 H12, AISI 52100 H13, AISI 52100 H14, AISI 52100 H15, AISI 52100 H16, AISI 52100 H17, AISI 52100 H18, AISI 52100 H19, AISI 52100 H20, AISI 52100 H21, AISI 52100 H22, AISI 52100 H23, AISI 52100 H24, AISI 52100 H25, AISI 52100 H26, AISI 52100 H27, AISI 52100 H28, AISI 52100 H29, AISI 52100 H30, AISI 52100 H31, AISI 52100 H32, AISI 52100 H33, AISI 52100 H34, AISI 52100 H35, AISI 52100 H36, AISI 52100 H37, AISI 52100 H38, AISI 52100 H39, AISI 52100 H40, AISI 52100 H41, AISI 52100 H42, AISI 52100 H43, AISI 52100 H44, AISI 52100 H45, AISI 52100 H46, AISI 52100 H47, AISI 52100 H48, AISI 52100 H49, AISI 52100 H50, AISI 52100 H51, AISI 52100 H52, AISI 52100 H53, AISI 52100 H54, AISI 52100 H55, AISI 52100 H56, AISI 52100 H57, AISI 52100 H58, AISI 52100 H59, AISI 52100 H60, AISI 52100 H61, AISI 52100 H62, AISI 52100 H63, AISI 52100 H64, AISI 52100 H65, AISI 52100 H66, AISI 52100 H67, AISI 52100 H68, AISI 52100 H69, AISI 52100 H70, AISI 52100 H71, AISI 52100 H72, AISI 52100 H73, AISI 52100 H74, AISI 52100 H75, AISI 52100 H76, AISI 52100 H77, AISI 52100 H78, AISI 52100 H79, AISI 52100 H80, AISI 52100 H81, AISI 52100 H82, AISI 52100 H83, AISI 52100 H84, AISI 52100 H85, AISI 52100 H86, AISI 52100 H87, AISI 52100 H88, AISI 52100 H89, AISI 52100 H90, AISI 52100 H91, AISI 52100 H92, AISI 52100 H93, AISI 52100 H94, AISI 52100 H95, AISI 52100 H96, AISI 52100 H97, AISI 52100 H98, AISI 52100 H99, AISI 52100 H100

Steel Center in India for wire, round

Best Price in India for wire, round

Authorized Agents for METAL - FRANK

Tensile delivery structures

Barbwire Coiling Facility

Customer Support

KOLKATA (H.B.)
11, Sector 1, Block 1, New, Naraina Road,
New Delhi - 110 028
Tel: 011-2610 1111, 2610 1112
Fax: 011-2610 1113
www.usbcosteels.com

MUMBAI
11, Sector 1, Block 1, New, Naraina Road,
New Delhi - 110 028
Tel: 011-2610 1111, 2610 1112
Fax: 011-2610 1113
www.usbcosteels.com

BANGALORE
11, Sector 1, Block 1, New, Naraina Road,
New Delhi - 110 028
Tel: 011-2610 1111, 2610 1112
Fax: 011-2610 1113
www.usbcosteels.com

With best compliments from :



VINSAR GROUP
 VINSAR ADVISORY SERVICES (P) LTD.
 VINSAR FINANCIAL SERVICES (P) LTD.
 One Stop Financial Solution

VINSAR Advisory Services Pvt. Ltd.

- ❖ Office-Theatre Road AC Market, 1, Shakespeare Sarani, 6th Floor, Kolkata
- ❖ Mobile- 98301-42555(CA. Amit Sethi), 033-35523275
- ❖ Email- vinsaradvisoryservices@gmail.com

Our Products:

- ❖ Home Loan & Loan Against Property
- ❖ Plant-Machinery & Medical Equipment Finance
- ❖ Real Estate Construction Finance-Builders Loan
- ❖ Commercial Vehicles & Construction Equipment Finance
- ❖ Loan against Shares (LAS) & Mutual Funds

Our Specialization:

- ❖ Faster TAT of Five (5) working days
- ❖ Big Ticket Home Loans for Low Income shown in the books
- ❖ Low Property Valuation or Past Litigation
- ❖ Providing higher Loan Amount
- ❖ Handling past CIBIL issues

With best compliments from :

Bhatkawa Tea Industries Ltd.

2, Hare Street, Kolkata - 700 001
Mobile No. : 7980949484

With best compliments from :

SANTOSH KUMAR JAIN

ARIHANT JAIN

10, Princep Street, Kolkata - 700 072
Phone : 033-2225 6851 / 4002 2880
E-mail : santoshjainatn@gmail.com

Financial Service | Real Estate | Media | Foundation

With best compliments from :



"Making dreams come true with visual stunners, space designs & picture perfect styling"



Weddings &
Socials



Corporate
Decor



Theme
Executions



Follow Us on Instagram
Scan the QR Code

@thephoolwalleh

Ashish Agarwal
Call us : (+91) 9681786741

KB-27, Salt Lake, Sector 3
Kolkata - 700098, West Bengal

With best compliments from :



TRANS SCAN SECURITIES PRIVATE LIMITED

(Member : National Stock Exchange of India Ltd. (NSE) - (C.M./ F&O/CDS))
(Member : The Bombay Stock Exchange Ltd. (BSE))
(Depository Participant of N.S.D.L)

NORTEL VINCOM PRIVATE LIMITED

(Member: N.C.D.E.X)
(Member : Multi Commodity Exchange of India Ltd. (MCX))

Regd. Office :- 3A, Auckland Place, 2nd Floor, Kolkata- 700 017
Phone (033) 40161616/22806318
Fax No. :(033) 2283 6158

Visit us at : www.transcansec.com
Email : customer@transcansec.com

Branches at : Across various cities in India

"Be with TRANS SCAN, Buy Peace of Mind"

With best compliments from :

FROM THE PROMOTERS OF
CENTURYPLY

THE TORCH BEARER OF TOMORROW'S LIGHTING

MAGIK LIGHTING

Join our journey of change as we light up businesses, dreams and lives across all terrains. Technology and innovation are at the heart of what we do. We have a state-of-the-art manufacturing facility, the largest in Eastern India, that delivers 750+ top-quality products. Our NABL-accredited lab and in-house R&D center stand as a testimony to our quality, capacity, process control and innovation.

Area Lighting Street Lighting Solar Lighting Home Lighting Indoor & Office Lighting Industrial Lighting Sports Lighting Facade Lighting

www.magiklight.com | helpdesk@magiklight.com | To know more: 18003831348

With best compliments from :

Storyteller
Anupriya

Are you too busy to Build a **Personal Brand**?

Hire a linkedin **Profile Manager** +

Anupriya Chowdhary
Career Coach, Narrative Design Expert

- Gain more visibility with profile optimization
- Establish your expertise with focused content
- Expand your reach with regular updates

For More information +91 9674 976 910 Feel Free to Contact us
www.anupriyachowdhary.com

With best compliments from :



With best compliments from :



42C, ARDHENDU SEKHAR NASKAR SARANI, 2ND FLOOR, BELIAGHATA, KOLKATA- 700010 WEST BENGAL
Website: www.atithiproductions.com | Customer care: +91 85829 11991 |  

COOKING OILS • WHEAT PRODUCTS • BARI • TEA • MASALA • DRY FRUITS • PAPAD • DAL • RICE

With best compliments from :

ATOZ CHEMICALS AVERY CHEMICALS

8/1, LAL BAZAR STREET, MEZ. FLOOR, R.NO.10

KOLKATA - 700001

MOBILE : 9830237488

IMPORTER & EXPORTER AND DEALER OF CHEMICALS &
SOLVENTS MANUFACTURER OF PRINTING INKS AND REDUCERS

With best compliments from :

Aakshya Infra Projects Private Limited

MK Point, 27, Bentinck Street,
2nd Floor, Room No.203 & 204,
Kolkata - 700 001



With best compliments from :



NABANNA, HOWRAH



DAKSHINESHWAR, SKYWALK



MAHANAGAR, PEACE PARK

ADHUNIK INFRASTRUCTURES PVT.LTD.

Upgrading lives



BASANTI ROAD



GAMMON BRIDGE-GANDHI MORE,
DURGAPUR



CHOWBHAGA ROAD

With best compliments from :

**SALES, INSTALLATION & SERVICE OF
CARRIER & TOSHIBA AIRCONDITIONERS
SINCE 1990**

AIRCON INDIA INCORPORATED



Mobile : 9831098670, E-mail : info@airconindia.net

Address : Tivoli Court, Flat-95, 1C, Ballygunge Circular Road, Kolkata - 700019

With best compliments from :

Yoganica

Rejuvenate your taste buds with
INSTANT REFRESHING DRINKS

+91 9330 33 55 55

KHOLO CHOLO PEELO

For more
Flavours & Recipes
scan now

With best compliments from :

**POWER
PACKED**
THE NEW GENERATION TMT

**ANKIT[®]
TMT 550 SD
THERMEX EO-CR**

ANKIT TMT Ka Wada, Loko Ki Ultra Tapshe

ANKIT METAL & POWER LTD.
SKP House, 132A, S.P. Mukherjee Road, Kolkata - 700 026
Toll Free No.: 1800 889 1371 | Jharkhand/Bihar Enquiry No.: 7543956128

With best compliments from :



INDARSEN SHAMLAL
Jute House Since 1948

Perfection comes with experience, and INDARSEN SHAMLAL PVT LTD has come a long way since its establishment in 1948. We are pleased to introduce ourselves as the leading manufacturer and supplier of all jute products as per buyer requirement which includes Fabric, Sacks, Yarn, Ribbon, GeoTextile, Pot, Fancy Bags, Pouches, and all other products made of jute as well as cotton as per the need of the customer.

We are exporting over 40 countries worldwide.
Our main market is USA, Europe, Japan, UK, Australia & New Zealand. We deal with over 500 reputed buyers globally.

We are glad to state that, we got the award of the 2nd Highest Exporter for Jute-Diversified Products from India.

Our Strength is :
Quality: We supply what we committed.
On time shipment.
Competitive price as we believe in long term relationship.

23 Sree Sankar Road, 2nd Floor, Anna Nagar, Kolkata - 700028, West Bengal (India)
Email: info@jutegoods.com | sales@jutegoods.com | admin@jutegoods.com
Mr. R. N. Agarwal - Mobile : +91 98000 43561 | Mr. Abhishek Agarwal - Mobile : +91 98308 88811
www.jutegoods.com

Follow us   

With best compliments from :

HOTEL CASA FORTUNA

A Classy Vegetarian Boutique Hotel
With Luxurious Rooms

&

CASA KITCHEN

Multi-cuisine Restaurant Serving
North Indian, Chinese & Continental Dishes
at 234/1 AJC Bose Road, Kolkata-700020

For Reservation contact :

Phone : Hotel +91 33 40218000 | Restaurant +91 33 4021 8050/51
Email : resvn@casafortunahotel.com | Web : www.casafortunahotel.com

With best compliments from :

JRK

Know better. Knowright.

Your Aim. Our Goal.



JRK group offers diverse financial services including Research-based Equity Broking, Wealth Management (distribution services in Mutual Funds, PMS, Structured Products, Bonds, etc.) and General Insurance to distinct groups- Individuals, Private Clients and Corporates.

All our services are back by an in-depth research unit, and each unit is positioned to cater to our clients' most diverse financial needs.

Our Vision

We aim to be a distinct leader in ever-evolving disruptive innovation in the field of Finance with virtues of Trust, Integrity and a Strong Governance Framework.

What We Offer

STOCK BROKING

- Equities
- Derivatives
- Research Advisory
- Current Derivatives
- IPO
- Margin Trading Facility
- Stock Lending and Borrowing Mechanism (SLBM)

WEALTH DIVISION

- Mutual Funds
- Portfolio Management Services(PMS)
- Alternative Investment Funds (AIFs)
- Structured Products
- Bonds
- Corporate Fixed Deposits NCDs

GENERAL INSURANCE

- Health Insurance
- Fire Insurance
- Marine Insurance
- Motor Insurance
- Home Insurance
- Travel Insurance
- Workmen Compensation
- Contractor's All Risk
- Burglary
- Engineering
- Credit
- Tailor-made Plans

JRK GROUP OF COMPANIES

Corporate Office:

5A, PS/Secunda Central
Bldg Opp. 4th Abanindia Math Thaker
Sarang, Connaught Place,
Kolkata-700017
Call Us: 033-4017 4177
Email Us: info@jrkgroup.in

Registered Office:

Talukara House, 1,
Old Unit House Corner 2nd Floor,
Room No. 301,
Baldia-700005
Call Us: 033-4017 4177
Email Us: info@jrkgroup.in

JRK STOCK BROKING PRIVATE LIMITED

CIN: U67110WB2007PTC117207 | SEBI Regs. No. IN2000134036 (DRNS) | CEIN: IN DP-150-201 | AMFI - ARN 150621 | Research Analyst: INR000000001

JRK INSURANCE BROKING PVT LTD | CIN: U65100WB2013PTC191041 | IRDAI Lic. No. 551

With best compliments from :

Easy Clinic

No.1 Doctor Friendly Software

Individual Doctor | Specialists | Polyclinics | Multi-Location Clinics



15+ years of delivering healthcare software



Tailored for and used by 20 specialties



Users across 18 countries



Generating 200K+ prescriptions daily



+91 91477 70277



hello@easyclinic.io



<https://www.easyclinic.io>

With best compliments from :

ONE STOP SOLUTION CENTRE



**EXCLUSIVE
furniture,
furnishing
& home essentials!**



A-22 Armstrong Avenue, Bidhannagar, Durgapur 12

9564808080

@triptiinfrastructure_7



With Best Compliments From:-



For All Your Security Solutions

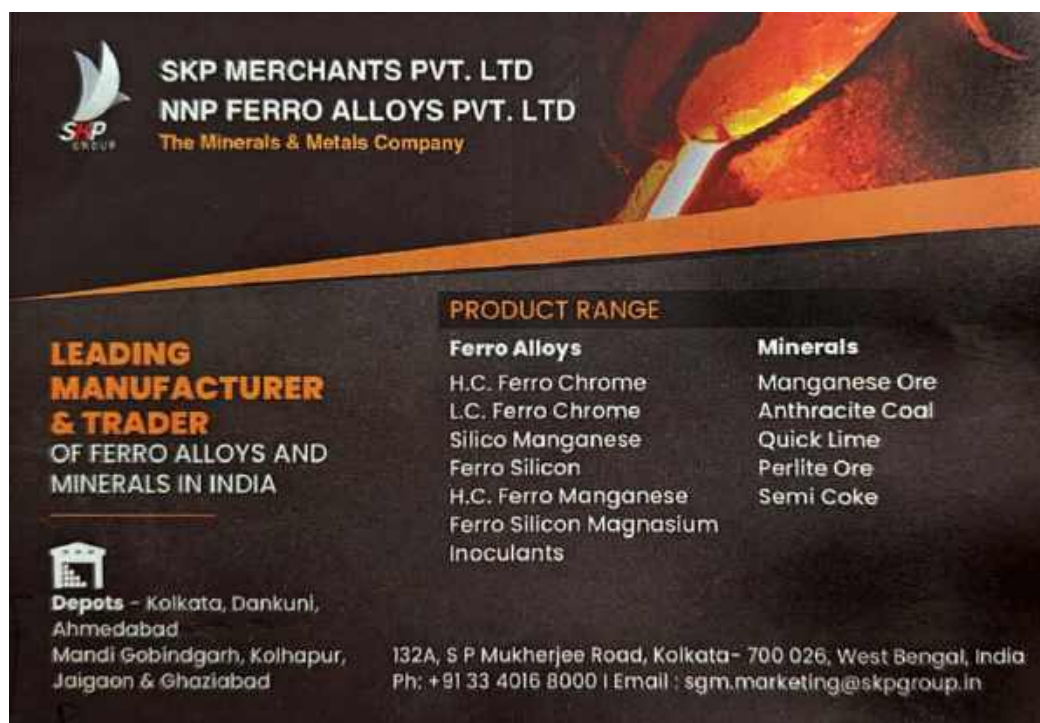
Premier Vigilance & Security Pvt. Ltd.

4B Orient Row, Kolkata 700017

With best compliments from :



With best compliments from :



SKP GROUP
SKP MERCHANTS PVT. LTD
NNP FERRO ALLOYS PVT. LTD
The Minerals & Metals Company

LEADING MANUFACTURER & TRADER OF FERRO ALLOYS AND MINERALS IN INDIA

PRODUCT RANGE

Ferro Alloys	Minerals
H.C. Ferro Chrome	Manganese Ore
L.C. Ferro Chrome	Anthracite Coal
Silico Manganese	Quick Lime
Ferro Silicon	Perlite Ore
H.C. Ferro Manganese	Semi Coke
Ferro Silicon Magnesium	
Inoculants	

Depots - Kolkata, Dankuni, Ahmedabad, Mandi Gobindgarh, Kolhapur, Jaigaon & Ghaziabad

132A, S P Mukherjee Road, Kolkata- 700 026, West Bengal, India
Ph: +91 33 4016 8000 | Email : sgm.marketing@skpgroup.in

With best compliments from :

MISRILALL MINES PRIVATE LIMITED

MINERAL HOUSE
27A, CAMAC STREET
KOLKATA - 700 016
email : sjain@misrilalljaingroup.co

WITH BEST COMPLIMENTS FROM



BICHITRA HOLDINGS PVT. LTD

With best compliments from :



Suvidha Consultants

One Stop Financial Consultancy House For MSME

Our professional services

- Preparation of DPR & Debt Syndication
- Assistance in getting various subsidy/incentives under State / Central Government Schemes.
- Pollution Clearance, FSSAI, SWID, DG/Power Plant, EPR, GeM Registration etc.
- Support Services under IBC 2016 and MSME Samadhaan

“Shree Balaji Sadan” 14, S. P. Mukherjee Road, Kolkata – 700 025.

✉ suvidha@suvidhaconsultants.com www.suvidhagroup.in

☎ 9051029900 / 8420675402

With best compliments from :

Pushkarraj Construction Pvt. Ltd.

5 N C SENGUPTA SARANI
JESSORE ROAD, K B SARANI
NEAR DUM DUM MEDICAL CENTRE, DUM DUM
KOLKATA - 700 080

WITH BEST COMPLIMENTS FROM



SHIKHA HOLDINGS PVT. LTD

With best compliments from :

Tax People **GST and Service Tax Consultants**

(a unit of Goyal Tax Services Pvt. Ltd)

Stephen House, Room No. 64
4, B.B.D. Bag (East) 4th Floor
Kolkata - 700 001

Phone: 033-2262 4632/33
Email: gst@goyalstax.com



Our Services

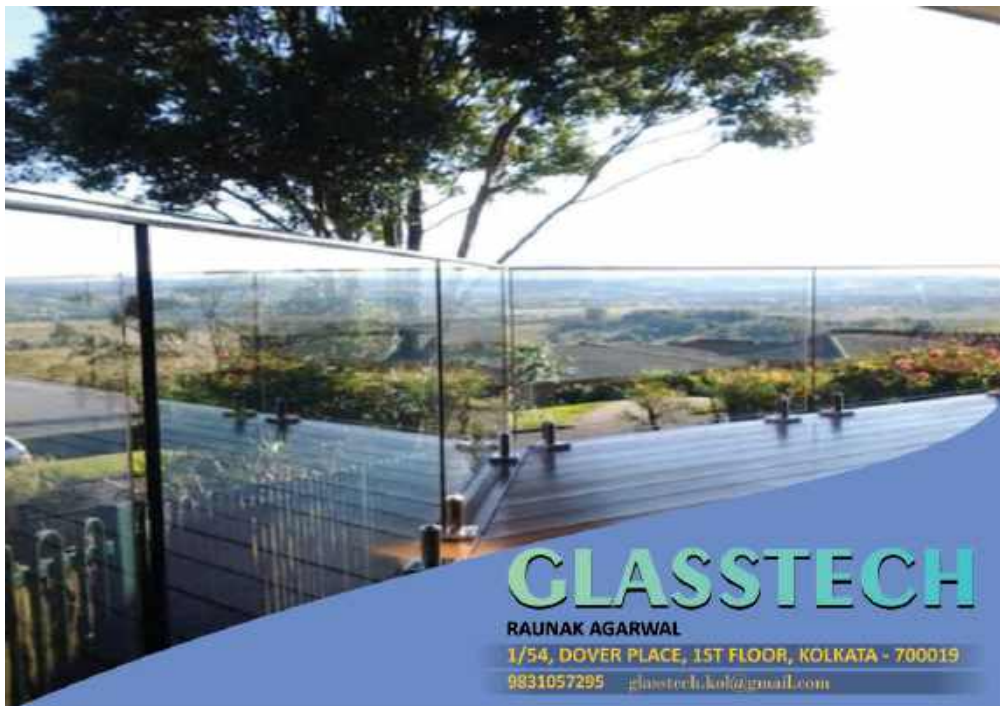
- Consultancy
- Registration
- Return
- Compliance Verification
- Representational Service
- Adjudication at all levels
- Appeal at all levels

With best compliments from :

Chandi Prasad Gorja Devi Choudhury Charity Trust

305, Central Plaza,
2/6, Sarat Bose Road,
Kolkata 700 020

With best compliments from :



With best compliments from :



ZINDAL[®]
With Unmatch Quality

Rajesh Jaiswal
Mobile : 9339733801
9088833801

R. A. ELECTRICALS
Mfg. By : **ZINDAL** Ceiling, Table & all type of Fans
Seller of : LED Bulb, LED Tube, LED Panel Light
Stage Light & Festival Decoration Light

10B, CHANDNI CHOWK STREET, KOLKATA-700072

With best compliments from :



PRADEEP KUMAR JAISWAL
Mob. : 9831342711

GLOBE ENGINEERING WORKS
Ceiling, Table Cabin, Exhaust & Pedestal Fan

52A, Biplabi Anukul Chandra Street, Kolkata-700 072
Ph. : 033 2215 0107

With best compliments from :

Shivani Shah & Associates

With best compliments from :

**A
Well
Wisher**

With best compliments from :

Audit | Auditorsdesk.in



AuditorsDesk, your online audit solution
designed to elevate audit efficiency
Visit www.auditorsdesk.in to know more.

Data Analytics | Effortless Digitalization | Cloud-Based Application



With best compliments from :

RB POLYMERS LIMITED

(An ISO:9001:2015 Certified Company)

CIN: U51909WB1985PLC038794

Regd Office : 25 RN Mukherjee road suite F 4th floor,
Misson Court Kolkata – 700001 (West Bengal)

Administrative Office: 405, Milestone , near Drive in cinema,
Drive in Road Ahmedabad – 380054 (Gujarat)

PHONE : 033-22485662/3650

MOBILE : 9830096743 / 9830096742

EMAIL : abhishek8984@gmail.com / subhash@usa.net

WORKS

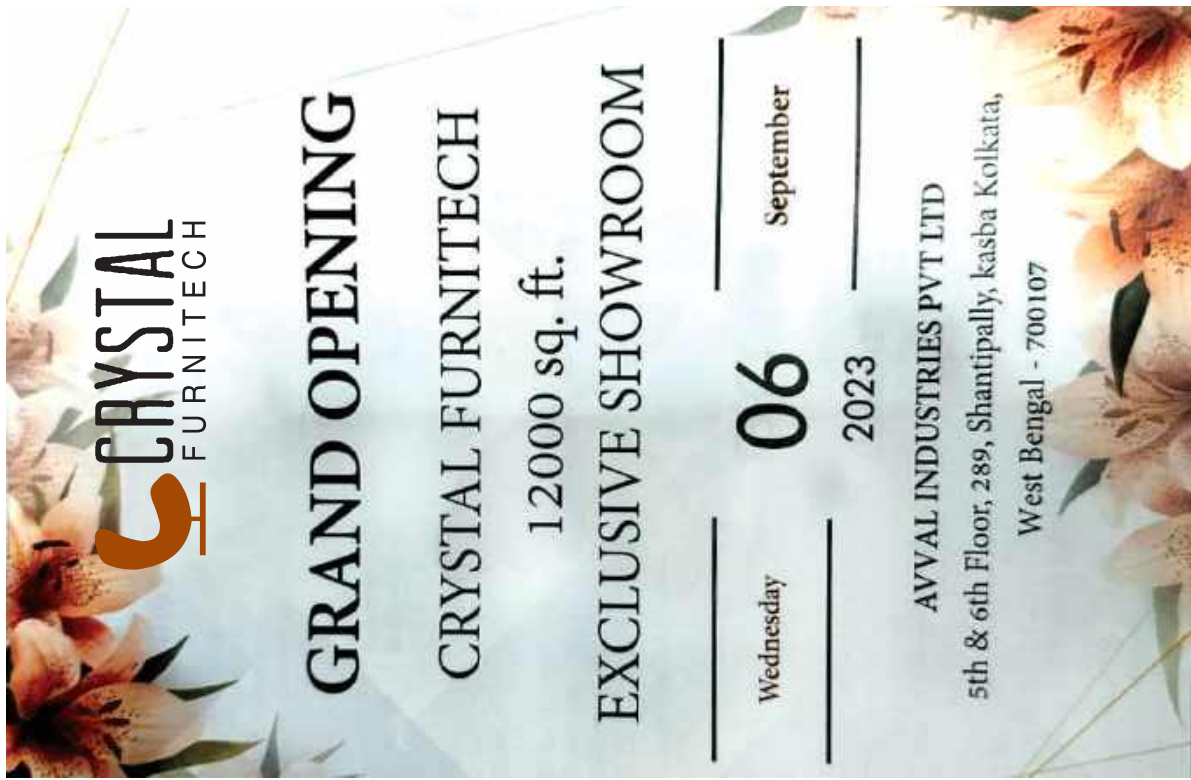
Plot No. 103-108 , Mahalaxmi industrial estate,
Sanand Ahmedabad – 382110 (Gujarat)

Manufacturers of

- Decorative laminated sheets to IS : 2046 & RDSO specn CK-514
- High pressure laminated sheets (HPL) to MDTS-086
- NAFTC (natural & artificial fibre thermoset composite sheet)
to RDSO specn. RDSO/2016/CG02
- DGFRP(Decorative glass fabric reinforced plastic sheet) to MDTS 46303
- GFRE (Glass fibre reinforced epoxy sheet) to RDSO/2014/CG-04

**AN ICF & RDSO APPROVED SOURCE CATERING SUPPLIES
TO ALL DEPOTS OF INDIA RAILWAYS**

With best compliments from :



CRYSTAL FURNITECH

GRAND OPENING

CRYSTAL FURNITECH

12000 sq. ft.

EXCLUSIVE SHOWROOM

06

September

2023

AVVAL INDUSTRIES PVT LTD

5th & 6th Floor, 289, Shantipally, Kasba Kolkata,

West Bengal - 700107

With best compliments from :



TEA-ME GREEN TEAS

Switch to green tea that's better, not bitter.

revive

soothe

uplift

renew

purify

restore

1800-300-22151

feedback@teameas.com



Lighting of the Inaugural Lamp : (L-R) CA. Tarun Kr Gupta, Vice President-ACAE, CA. Rishi Khator, Co-Chairman-Annual Conference Committee-ACAE, CA. Anup Kr Sanghai, Chairman-Annual Conference Committee-ACAE, Speaker Ambassador Dr. Deepak Vohra, Chief Guest, Mr. Utsav Parekh, Chairman, SMIFS Capital Markets Limited, Guest of Honour, CA. Ranjeet Kr Agarwal, President, ICAI, Mr. Sumit Binani, President-ACAE, CA. Sanjib Sanghi, Chairman, EIRC of ICAI and CA. Sushil Kr Goyal, Central Council Member of ICAI inaugurating the Conference by lighting the Inaugural Lamp.



Chief Guest, Mr. Utsav Parekh, Chairman, SMIFS Capital Markets Limited, Mr. Sumit Binani, President-ACAE and Guest of Honour, CA. Ranjeet Kr Agarwal, President, ICAI in the inaugural session.



Unveiling of Annual Conference 2024 Souvenir by Chief Guest, Mr. Utsav Parekh and Guest of Honour, CA. Ranjeet Kr Agarwal along with CA. H K Agrawal, Mentor-ACAE, CA. Debayan Patra, Chairman-Souvenir Committee-ACAE, CA. Shubham Khaitan, & CA. Siddhant Jajodia, Co-Chairmen-Souvenir Committee-ACAE and their team of Souvenir Committee and others.



Past President, CA. Kamal Nayan Jain presenting a memento to Speaker, Ambassador Dr. Deepak Vohra, Delhi.



Speaker Ambassador Dr. Deepak Vohra deliberating on the topic The Transformation : India becomes Bharat.



Speaker Mr. Sajith Kumar P K, Group CEO & MD, IBMC International and DMCC, Dubai deliberating on virtual mode on the topic Opportunities for Professionals in Gulf Economy

Debate between Entrepreneurs and Professionals : In the opinion of the house, Success and Business depends more on Entrepreneurs



Group Photograph

(L-R) For Entrepreneurs Debaters :Mr. Mayank Jalan, CMD, Keventer Group, Kolkata; Mr. Gaurav Jalan, Founder & CEO, mPokket, Kolkata; Ms. Swati Gautam, CEO, Necessity, Kolkata; Mr. Meghdut Roy Chowdhury, CEO, Techno India Group, Kolkata; Chairperson: Prof. (Dr.) Suman K Mukerjee, Director General, BESC, Kolkata; For Professionals Debaters : CA. Nawshir H Mirza, Professional Independent Director, Mumbai; CA. Aniket Talati, Immediate Past President-ICAI, Mr. Ashok Barat, Board Member and Corporate Advisor, Kolkata and CA. Shivani Agarwalla, CA. & Sports Professional.



Debaters for Professionals CA. Nawshir H Mirza, Professional Independent Director, Mumbai and CA. Aniket Talati from Ahmedabad, Immediate Past President-ICAI sharing their thoughts and views

Drama : Life after Death



(L-R) CA. Rishi Khator, Mr. Palas Chaturvedi CA. R K Vyas, CA. Debayan Patra, CA. Neha Singhania Kedia, CA. Renu Modi, CA. Ayush Jain, Ms. Saroj Agarwal and CA. Rashmi Chhawchharia

(L-R) CA. Neha Singhania Kedia, CA. Renu Modi, Ms. Archana Sureka, Ms. Saroj Agarwal, CA. Sumit Modi, CA. Debayan Patra, CA. Rashmi Chhawchharia, CA. Rishi Khator, CA. Krishanu Bhattacharya, CA. Niraj Kr Harodia, CA. Ayush Jain and CA. Mayur Agrawal

With Best Compliments From :



MAHESHWARI DATAMTICS PVT. LTD.

23, R. N. Mukherjee Road, 5th Floor, Kolkata - 700 001

Phone : (033) 2248-2248, 2243-5029

E-mail : mdpldc@yahoo.com

Website : www.mdpl.in

- SEBI authorized Category-1 Registrars & Share Transfer Agent
- Acting as Registrars to Public Issues / Right Issue
- Acting as Registrars to the Unlisted Companies / Private Limited Companies

GROUP COMPANIES

MDPL Infosystem Pvt. Ltd.

- XBRL services.
- Actuarial Valuation for Gratuity and other Liabilities

East India Packaging Pvt. Ltd. & Emerald Paper Products Pvt. Ltd.

- Automatic Plant for Corrugated Boxes in West Bengal and Uttar Pradesh

East India Green Fuels Pvt. Ltd.

- Biofuels Manufacturing unit



The Institute of Chartered Accountants of India
Eastern India Regional Council

49TH REGIONAL CONFERENCE

5000+ Delegates | **Seventy-Five Dignitaries** | **97 Thousand Sq. Feet**



Chartered Accountants | Professionals | Market Leaders | Industry Experts

We the Partners in Nation Building have been supporting our economy for the past 75 Years. We have been adapting to the dynamic landscape of our profession and transforming our clientele and the nation, integrating Technology and engaging as Multi-Disciplinary Practitioners.

Support **Adapt**
Audit **Collaborate**
Collaborate **Coordinate**
Coordinate **Cooperate**
Cooperate **Collaborate**

The theme "WE" is dedicated to spreading the words of Collaboration, Cooperation and Coordination thereby uniting us with Professionals, Industry Experts and the Market Leaders. Together we can strategise to innovate and harmonise the professional realm positioning us as Global Consultants and Advisors.

AUG
23
24

BISWA BANGLA MELA PRANGAN

Join us for the two days of Togetherness with Professional Colleagues and Industry Experts, thereby Gaining unexplored Insights into global practices, Tech Automation, and every aspect of Multi-Dimensional Evolution of our fraternity.

SCAN
TO
REGISTER



FRIDAY - SATURDAY

12 CPE HOURS | EXPERIENCE ZONE | NETWORKING

Adapt | Transform | Innovate

we.eirc-icai.org