



# THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(SETUP BY AN ACT OF PARLIAMENT)

**BHUJ BRANCH OF ICAI (WIRC)**

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GUJARAT 370001**



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## **Chairman's Communique**



### **CA. Bhargav N. Shankarwala**

The month of **December 2025** was vibrant and productive for **ICAI Bhuj Branch (WIRC) and WICASA Bhuj**, marked by a series of academic, professional, student-centric, and capacity-building initiatives.

The Branch organised **technical sessions for students**, including a seminar on **GSTR-9 and GSTR-9C, Mock Test Paper Series** for Foundation, Intermediate, and Final students to strengthen exam readiness. Member learning was further enriched through **CPE programmes** on the **Code of Ethics** and the **Digital Personal Data Protection (DPDP) Act, 2023**, which received encouraging participation.

A significant highlight of the month was the **visit of WIRC Office Bearers**, during which several impactful initiatives were undertaken, including the **inauguration of four Accounting Museums, tree plantation activities, institutional visits**, letter of collaborations with educational institutions (under the guidance of WIRC) and interactive meetings with **members, students, women members, young members, past chairmen, and the press**, reinforcing ICAI's professional and social outreach.

Members of the Bhuj Branch also actively participated in the **AI Summit 25 at Vadodara**, a joint initiative of 10 Gujarat branches, reflecting the profession's proactive approach towards emerging technologies.

Bhuj branch has also actively participated in 39<sup>th</sup> Regional Conference of WIRC at JIO World Convention Centre, Mumbai on 19<sup>th</sup> & 20<sup>th</sup> December 2025.

The Branch also focused on holistic well-being through a **Health Awareness Programme**, promoting New Year resolutions for a healthy lifestyle. On the infrastructure front, the **approval and commencement of the Reading Room and approval of IT Lab** marked an important milestone for the benefit of students.

With continued support from WIRC and active participation of members and students, **ICAI Bhuj Branch** remains committed to excellence in professional education and service to society.

**THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA**

**BHUJ BRANCH (WIRC) | DECEMBER 2025 | E-NEWSLETTER**

As A Branch MCM we all are expecting maximum no. of participants in WOFA 2.O. Members can see full details on <https://wofa.icai.org/> . It is very beneficial for growth of practice, Knowledge & networking.

## **Delayed Payments to MSMEs under the MSME Development Act, 2006 – Legal Provisions and Practical Insights**



Micro, Small, and Medium Enterprises (MSMEs) are a critical driver of India's economy, contributing to employment generation, exports, and inclusive growth. However, one of the most common challenges faced by MSMEs is **delay in receiving payments** from buyers. To address this, the Micro, Small and Medium Enterprises Development Act, 2006 (**MSMED Act, 2006**) provides specific safeguards to ensure that MSMEs receive timely payments and are adequately compensated in case of delay.

Let's understand the key provisions under **Chapter V of the MSMED Act, 2006** relating to delayed payments along with recent updates.

**By CA. Janki Rajput**

### **Section 15 – Liability of Buyer to Make Payment**

- Under Section 15, every buyer who receives goods or services from an MSME supplier (Micro and Small Enterprises having Udyam registration certificate) must make payment **on or before the date agreed upon in writing** between both parties.
- However, the law strictly limits the agreed period:

The agreed credit period **shall not exceed 45 days** from the date of acceptance or deemed acceptance of goods or services.

- If there is **no written agreement**, payment must be made **before the “appointed day.”**

### **What is the “Appointed Day”?**

The “appointed day” is the point from which interest liability begins (in case agreement is not there).

- It is **the day immediately following the expiry of 15 days** from the date of acceptance or deemed acceptance of goods or services.

### **Explanation:**

- **Day of Acceptance**
  - The actual date of delivery of goods or rendering of services; or
  - If the buyer raises a written objection within 15 days, the day the objection is resolved.
- **Day of Deemed Acceptance**
  - The date of actual delivery or service if **no written objection** is made within 15 days.

### **Section 16 – Date from which and rate at which Interest is payable**

If the buyer fails to make payment within the period prescribed in Section 15, Section 16 mandates payment of **compound interest with monthly rests** to the MSME supplier.

The interest is payable at **three times the Bank Rate** notified by the Reserve Bank of India (**RBI**).

Importantly, this liability **overrides any contractual terms or agreements** — meaning, even if the contract provides a different payment timeline or interest rate, the MSMED Act, 2006 provisions prevail.

### **Section 2(n) – “Supplier”**

As per Section 2(n) of the MSMED Act, 2006 a “supplier” includes:

1. A **micro or small enterprise** registered under **Udyam Registration** (Section 8(1));
2. **National Small Industries Corporation Ltd. (NSIC)**;
3. **Small Industries Development Corporation (SIDC)** of any State or Union Territory; and
4. Any company, cooperative society, trust or body engaged in selling goods or providing services produced by micro or small enterprises.

Note: **Medium enterprises are not included** under delayed payment provisions.

### **Section 17 – Recovery of Amount Due**

Section 17 provides a clear right of recovery to the MSME supplier.

This ensures that the MSME supplier’s right to both principal and interest is legally enforceable. In case of non-payment, the supplier can approach the Micro and Small Enterprises Facilitation Council (MSEFC) for dispute resolution and recovery.

### **Section 23 – Interest Not Allowed as Deduction from Income**

To prevent buyers from benefiting tax-wise from delayed payments, any interest paid or payable to MSMEs for delayed payment **cannot be claimed as an expense for tax purposes** — reinforcing the deterrence against delaying MSME dues.

### **Section 22 – Disclosure of Unpaid Dues in Annual Accounts**

To promote transparency and accountability, Section 22 of the MSMED Act, 2006 mandates that any **buyer whose accounts are subject to audit** under any law **must disclose** MSME payment details in their **annual financial statements**.

The disclosure must include:

- (a) The **principal amount** and **interest due** (shown separately) remaining unpaid to suppliers at the end of the year;
- (b) The **interest paid** and the corresponding **principal amount** paid beyond the appointed day;
- (c) The **interest due and payable** for delays during the year (even if not paid);
- (d) The **interest accrued and remaining unpaid** at year-end; and
- (e) The **further interest** remaining due and payable in succeeding years until the dues are fully cleared.

These disclosures are not merely compliance requirements but also serve as a deterrent against habitual payment delays, ensuring financial transparency and fairness to MSME suppliers.

### **Example Scenario**

Suppose an MSME supplies goods on **1st April**, and the buyer does not raise any written objection:

- **Day of deemed acceptance:** 1st April
- **Appointed day:** 16th April (after 15 days)
- **Maximum permissible payment period:** 45 days (by 16th May)

If payment is not made by 16th May, the buyer becomes liable to pay **compound interest (monthly)** at **three times the RBI Bank Rate** from **17th May** onward.

### **Key Update:**

If a micro or small enterprise experiences **an upward change in its investment or turnover** leading to **re-classification as a medium enterprise**, it shall **continue to avail all non-tax benefits** of its previous category (micro or small) **for three years** from the date of such upward change.

This means that a **small enterprise reclassified as medium** can still avail the **delayed payment protection** provisions under **Chapter V** of the MSME Act, 2006 for **three years** post reclassification.

This change ensures that MSMEs are not deprived of payment protection benefits merely due to business growth.

### **Key Takeaways**

- **Applicability:** The interest provisions apply only to Micro and Small Enterprises, not to Medium Enterprises.
- **Mandatory Registration:** The enterprise must possess a valid Udyam Registration to be eligible for interest on delayed payments.
- **Payment Timeline:** Payment must be made within the agreed credit period (not exceeding 45 days) or, if no agreement exists, within 15 days from the date of delivery of goods or rendering of services.
- **Handling Objections:** Any objections regarding goods or services must be communicated in writing within 15 days of delivery. Once the objection is resolved, payment must be made within the agreed period or 15 days thereafter.
- **Non-waivable Interest:** The liability to pay interest cannot be waived or altered through any mutual agreement or contract.
- **Rate of Interest:** The buyer is liable to pay interest at three times the Bank Rate notified by the Reserve Bank of India (RBI).

- **Commencement of Interest:** Interest becomes payable from the 16th day after acceptance or deemed acceptance, or from the day immediately following the agreed payment date (Cannot exceed 45 days), whichever is earlier.
- **Compounding:** Interest is compounded monthly, increasing the financial burden for prolonged delays.
- **Tax Disallowance:** Such interest on delayed payment to MSMEs is not allowable as a deductible expense under the Income-tax Act, 1961.
- **Disclosure Requirement:** Entities whose accounts are subject to audit must disclose MSME-related dues and interest separately in their financial statements, making accurate compliance and reporting essential.
- **Small enterprises upgraded to medium** retain delayed payment benefits for **three years** post-reclassification.
- MSMEs can seek redressal through the **Micro and Small Enterprises Facilitation Council (MSEFC)** via the **Samadhaan Portal**.
- Interest on delayed payment is not applicable to MSMEs whose registration certificate bears the remark “For availing benefits of Priority Sector Lending only.”

As per Section 7 of the MSMED Act, 2006, the classification of micro and small enterprises applies only to those engaged in the manufacture or production of goods, or in providing or rendering of services. Wholesale and retail traders have been permitted to register on the Udyam portal solely for the limited purpose of availing Priority Sector Lending (PSL) benefits. Accordingly, such traders are not entitled to the benefits relating to delayed payment interest under Sections 15–18 of the Act.

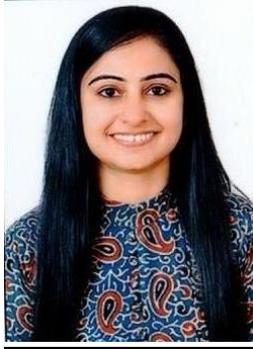
### **Conclusion**

The MSMED Act, 2006 is a powerful instrument safeguarding the financial interests of small businesses. Timely payments are not only a legal obligation but also a mark of responsible business conduct.

By ensuring compliance with Sections 15, 16, and 22, buyers can build stronger, trust-based relationships with their MSME partners — contributing to a more resilient and transparent business ecosystem.

“Paying MSMEs on time is not just compliance — it’s a commitment to sustaining India’s entrepreneurial spirit.”

## **Basic Cyber Controls Every Business Should Implement (and How CAs Can Audit Them)**



**By CA. Sneha Parth Varma**

Today, most businesses even small ones depend on computers, mobile phones, online banking, cloud accounting systems, and digital records. But while digital systems make work easier, they also bring cyber risks like hacking, data theft, ransomware, fake invoices, and phishing attacks.

Many business owners still believe:

“Cybersecurity is only for big companies.”

But in reality, small and mid-sized businesses are attacked more often because they usually have weak controls.

This creates both a need and an opportunity:

- \* Businesses must protect their data
- \* CAs can help them review, monitor, and audit basic cyber controls

# BASIC CYBERSECURITY

## EVERY BUSINESS SHOULD IMPLEMENT

- 1 Strong Password Policy**  


Avoid weak passwords and change them regularly
- 2 Two-Factor Authentication (2FA)**  


Requires OTP or security app for login
- 3 Regular Software Updates**  


Keep systems, apps, and antivirus up-to-date
- 4 Data Backups**  


Store backups in the cloud & on external drive
- 5 Access Control**  


Grant access based on role or need
- 6 Controlled External Devices**  


Control USB drives with antivirus software

### Why Cyber Controls Matter:

A cyber breach can result in:

- Loss of financial data
- Fake fund transfers
- Manipulated accounts
- Identity theft
- Loss of customer trust
- Legal and compliance issues

Sometimes, the impact is so severe that businesses struggle to recover.

### Basic Cyber Controls Every Business Should Have :

Here are simple controls that do not require heavy investment but make a big difference:

### **1.) Strong Password Policy**

Employees should avoid passwords like 1234, birthday dates, or company name.

Passwords should be:

- Minimum 8–12 characters
- Mix of letters, numbers, and symbols
- Changed at regular intervals

Use of password managers is encouraged.

### **2.) Two-Factor Authentication (2FA) :**

2FA adds one extra step before login like OTP or authentication app.

It is essential for:

- Net banking
- GST portal
- Accounting software
- Email
- Payroll and HR software

Even if someone steals the password, the account stays protected.

### **3.) Regular Software Updates :**

Outdated software is a common entry point for hackers.

Systems, antivirus, and applications must be updated regularly.

### **4.) Data Backup Policy :**

Businesses must take backups of:

- Accounting data
- Client records
- Contracts and operational files

Backups should be stored:

- > In the cloud
- > On an external hard drive
- > In a secure location

This helps recover data if systems crash or are attacked.

### **5.) Access Control :**

Not everyone should have access to everything.

Example:

- Sales team should not access payroll
- Junior staff should not access tax portal
- Critical approvals should be role-based

This prevents misuse and accidental damage.

### **6.) Controlled Use of External Devices :**

Pen drives and external hard disks are high-risk.

Some businesses adopt:

- Device control software
- Antivirus scanning before use

### **7.) Email Awareness Training :**

Many frauds happen because someone clicks a wrong link or opens a fake attachment.

Basic awareness can prevent:

- Fake invoice scams
- OTP sharing
- Phishing
- CEO email frauds

## **How CAs Can Audit Cyber Controls**

CAs don't need to be IT experts to start cyber control reviews. A basic audit approach includes:

### **\* Document Checking :**

Verify whether the business has:

- IT policy
- Password policy
- Data backup records
- Access rights documentation

\* Compliance Check :

Check if policies are actually followed, not just written.

\* Sample Testing :

Test a few accounts or systems to verify:

- 2FA is enabled
- Passwords meet policy standards
- Backup recovery actually works

\* Risk Reporting :

Report weaknesses with practical recommendations not technical jargon.

\* Continuous Improvement :

Cyber risks change rapidly, so review frequency is key:

- Quarterly for medium and large businesses
- Half-yearly or yearly for small businesses

## **New Service Opportunity for CA Firms**

Cyber control reviews, data protection audits, and digital risk advisory services are growing practice areas. Clients increasingly expect CAs to support not just financial accuracy but system safety and fraud prevention.

Even starting with a basic standardized checklist can help firms build a niche.

## **Conclusion**

Cybersecurity is no longer optional. It is a basic requirement like accounting, tax, or compliance. With rising digital dependence, cyber risks will only increase.

Businesses need protection, and Chartered Accountants are well-positioned to guide and audit these controls in a structured, responsible way.

The future belongs to firms that don't just verify numbers but also secure the systems behind those numbers.

**Overview: *Secrets of Pivot Boss* — Understanding Pivot-Based Trading style**



**By CA. Jagdish Hirani**

Among technical traders, pivot levels are widely regarded as one of the most practical tools for identifying support-resistance zones, trend strength, and high-probability trade locations. The book *Secrets of Pivot Boss* (by Franklin Ochoa Jr.) provides a structured framework around how these levels can be used with discipline, rather than as mere “lines on a chart.”

**What are Pivot Levels?**

Pivot levels are mathematically derived reference points based on the prior period’s high, low, and close.

They help traders:

- Anticipate likely trading ranges
- Identify potential reversal areas
- Recognize trend continuation or exhaustion
- Manage entries, exits, and stop placement more systematically

Instead of reacting emotionally to intraday price movement, traders use pivots to plan trades in advance around objective price zones.

**Key Concepts Covered in the Book**

**1. Central Pivot and Support/Resistance Bands**

The central pivot (P) acts as a “balance point.” Above P indicates bullish bias; below P indicates bearish bias. Surrounding levels (S1, S2, R1, R2, etc.) highlight probable reaction zones.

These are calculated using the **previous period’s High (H), Low (L), and Close (C) PRICES-**

**1. Central Pivot Point (P)**

$$P = (H+L+C)/3$$

## **2. Support & Resistance Levels**

### **First levels**

$$R1 = (2 \times P) - L$$

$$S1 = (2 \times P) - H$$

### **Second levels**

$$R2 = P + (H - L)$$

$$S2 = P - (H + L)$$

### **Third levels**

$$R3 = R1 + (H - L)$$

$$S3 = S1 - (H - L)$$

### **Quick Example (for clarity)**

Previous day:

- High = 120
- Low = 110
- Close = 115

$$P = \{120+110+115\} / 3 = 115$$

Then:

- $R1 = 120$
- $S1 = 110$
- $R2 = 115 + (120 - 110) = 125$
- $S2 = 115 - (120 + 110) = 115$

(You can compute R3/S3 similarly if needed.)

### **Practical note for traders**

- Above **P** → bullish bias
- Below **P** → bearish bias
- R1/R2/R3 → potential resistance zones
- S1/S2/S3 → potential support zones

These levels should always be combined with **trend, volume, and risk management** — not traded in isolation.

### **2. Advanced Pivot Variations**

The book introduces variations such as floor pivots, Camarilla pivots, Fibonacci pivots, and each adding nuance to market structure analysis.

### **3. Price + Volume + Context**

Pivot signals are not meant to be used in isolation. The author emphasizes combining pivots with:

- Trend structure
- Higher-timeframe bias
- Market opening dynamics

This helps avoid false setups and improves trade conviction.

### **4. Trade Management Discipline**

A major value of the book lies in risk management. Specific focus is placed on:

- Position sizing
- Logical stop placement around pivot levels
- Scaling into and out of trades
- Avoiding over-trading in low-probability zones

### **Why It Matters for Our Trading Community**

Many traders rely heavily on indicators that lag price. Pivot-based analysis encourages forward planning using predefined levels — improving clarity and discipline.

Benefits include:

- Better entry timing
- Clear target planning
- Reduced emotional trading
- Structured approach suitable for intraday and positional strategies

However, it is equally important to recognize that no indicator guarantees success. Pivots work best when combined with education, back-testing, and strict risk control.

**Closing Note**

*Secrets of Pivot Boss* is not merely a “strategy book.” It encourages traders to think systematically — planning trades around structure instead of reacting impulsively. For traders serious about improving decision-making and market awareness, it serves as a valuable reference.

**GST Updates – Notifications, Circulars, Order, Instructions, RoDs, Press Releases For the month of Dec 2025**

By CA. Deep Koradia

<b>Sr No</b>	<b>Notification No</b>	<b>Category</b>	<b>Date</b>	<b>Description</b>	<b>Keyword / Reference / Comment</b>	<b>Link</b>
1	19/2025	Central Tax	31/12/2025	Seeks to notify supplies under section 15(5) of CGST Act for valuation based on Retail sale price (RSP)	WEF 01-02-2026 Valuation methodology other than Transaction value for Pan masala, Tobacco, Cigarettes has been notified	<a href="#">Click here</a>
2	20/2025	Central Tax	31/12/2025	Seeks to notify Central Goods and Services Tax (Fifth Amendment) Rules, 2025	WEF 01-02-2026 Other valuation methodology as "on RSP or MRP" has been notified for Tobacco etc. Rule 86B is also exempted for such MRP based GST	<a href="#">Click here</a>
3	19/2025	Central Tax Rate	31/12/2025	Seeks to amend Notification 09/2025-Central Tax (Rate), to prescribe GST rates on tobacco products.	WEF 01-02-2026 - 28% Slab Omitted. Biris shifted to 18%, rest of the cigarettes, PAN masala, Taobacco shifted to 40% Slab	<a href="#">Click here</a>
4	19/2025	Integrated Tax Rate	31/12/2025	Seeks to amend Notification 09/2025-Integrated Tax (Rate), to prescribe GST rates on tobacco products.	WEF 01-02-2026 - 28% Slab Omitted. Biris shifted to 18%, rest of the cigarettes, PAN masala, Taobacco shifted to 40% Slab	<a href="#">Click here</a>
5	03/2025	Compensation Cess (Rate)	31/12/2025	Seeks to amend Notification 01/2025-Compensation Cess Tax (Rate), to prescribe GST rates on tobacco products.	WEF 01-02-2026 - CESS on Tobacco, Gutka, Cigarettes removed	<a href="#">Click here</a>

## **PHOTO GALLERY**

**03.12.2025**

**Seminar for Students – Technical Session An Introduction to GSTR-9  
and GSTR-9C**



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**17.12.2025**

**Code of Ethics – Framework & Recent Developments**



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**26.12.2025**

**Seminar on DPDP Act, 2023 & General Clauses Act, 1897**

**(Along with WIRC Visit)**







**28.12.2025**

**Health Awareness Program for Members and their families**



**WIRC 39th regional conference :**



વૃદ્ધવૃદ્ધા ગૃહ, વચાડા સમ્રલ



**સીએ ભુજ શાખા એઆઈએસમાં :** ઇન્સ્ટિટ્યુટ ઓફ ચાર્ટર્ડ એકાઉન્ટન્ટ્સ ઓફ ઇન્ડિયા દ્વારા આયોજિત એઆઈએસ સમિટમાં ભુજ શાખાએ ભાગ લીધો હતો. ચાર્ટર્ડ એકાઉન્ટન્ટ્સી વ્યવસાયમાં આર્ટિકિશિયલ ઇન્ટેલિજન્સના વધતા પ્રભાવ અંગે સભ્યો અને વિદ્યાર્થીઓને ભવિષ્ય માટે તૈયાર કરવાના હેતુથી આયોજિત સમિટનું એક મુખ્ય આકર્ષણ 'ધ ઇમ્પેક્ટ ઓફ એઆઈ ઓન ધ ઇકોનોમી' વિષયક પુસ્તકનું લોન્ચિંગ હતું. જેમાં ભુજની સી.એ સ્નેહા વર્મા દ્વારા વિચારો રજૂ થયા હતા. શાખાના ચેરમેન ભાર્ગવ શંકરવાલા, નિશા પટેલ, માનસી ઠક્કર, તીર્થ ઠક્કર, પરેશ પોપટ તથા બંટી પોપટ હાજર રહ્યા હતા.

ગાંધીધામમાં પતિલંધિત

જીલ્લા  
ભૂપ.  
મુખ્ય  
અવો  
ભાર  
ગજે.  
અમદ  
મેયર

મું

મુંદરા  
ઊંઠ્ય  
સહિ?

તાલુ.  
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મધ્ય આવ તવા સભાવના છ. સ્થાનક ત્ર દ્વારા તયારાન આખરી ઓપ અપાઇ રહ્યો છે. (તસવીર : રમેશ ગઢવી)

વિદ્યાર્થીઓને તેમના પ્રવેશથી લઈને તેમની જૂની યાદો,



**ભુજ સીએ બ્રાન્ચ દ્વારા વિદ્યાર્થીઓને માર્ગદર્શન :** વેસ્ટર્ન ઇન્ડિયા રિજનલ કાઉન્સિલ હેડબની ઇન્સ્ટિટ્યૂટ ઓફ ચાર્ટર્ડ એકાઉન્ટન્ટ્સ ઓફ ઇન્ડિયાની ભુજ શાખા તથા ડબલ્યુઆઈસીએએસએ ભુજ દ્વારા વિદ્યાર્થીઓ માટે ખાસ 'ફોર ધ સ્ટુડન્ટ્સ, બાય ધ સ્ટુડન્ટ્સ' થીમ હેઠળ જીએસટીઆર-૯ અને જીએસટીઆર-૯સી વિષય પર ટેકનિકલ સેમિનાર યોજાયો હતો. સેમિનારમાં સીએ વિદ્યાર્થીનીઓ અભિલાષા, પાયલ અને મૈત્રી મહેતા દ્વારા ફેક્ટી તરીકે માર્ગદર્શન આપવામાં આવ્યું હતું. ૫૦થી વધુ વિદ્યાર્થીએ ભાગ લીધો હતો. કાર્યક્રમમાં સીએ જાગૃત અંજારિયા, સીએ ભાર્ગવ શંકરવાલા (ચરમેન ભુજ શાખા) સીએ કપિલ ઠક્કર (સેક્રેટરી, ભુજ શાખા) તેમજ ભુજ શાખાની સમગ્ર મેનેજિંગ કમિટી ઉપસ્થિત રહી હતી. સીએ દીપ કોરડિયાએ માર્ગદર્શન આપ્યું હતું.

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શ્રીર  
રૂ.  
પોદ

**સ્વેચ્છા પ્રાનાશી**

**સિટી એન્કર** વેસ્ટર્ન ઇન્ડિયા કાઉન્સિલ દ્વારા રાજ્યમાં ૩૦ મ્યુઝિયમનું આયોજન  
**વિદ્યાર્થીઓ ચાર્ટર્ડ એકાઉન્ટન્ટ્સના વ્યવસાયમાં આગળ  
આવે એ માટે ભુજમાં પણ બનશે એકાઉન્ટિંગ મ્યુઝિયમ**

યોગ્ય માહિતીના અભાવે આ ક્ષેત્રમાં ન જતા હોવાનું તારણ  
એજ્યુકેશન રિપોર્ટર ભુજ

વેસ્ટર્ન ઇન્ડિયા રિજનલ કાઉન્સિલ દ્વારા ગુજરાતમાં ૩૦ સ્થળોએ એકાઉન્ટિંગ મ્યુઝિયમ બનાવવાની જાહેરાત કરાઈ છે. જેમાં કચ્છના મુખ્ય મથક ભુજનો પણ સમાવેશ થયો છે. અમદાવાદ સીએ ઇન્સ્ટિટ્યૂટના સહયોગથી આ મ્યુઝિયમ ભુજ ઉપરાંત અમદાવાદ, રાજકોટ, વડોદરા, ભાવનગર, સુરત, ગાંધીનગર, ભરૂચ, નવસારી સહિતના શહેરોમાં નિર્માણ પામશે. કચ્છ જિલ્લામાં અભ્યાસ કરતા શાળા અને કોલેજ કક્ષાના

વિદ્યાર્થીઓમાં એકાઉન્ટિંગ તથા ચાર્ટર્ડ એકાઉન્ટન્ટ (CA)ના વ્યવસાય પ્રત્યે રુચિ વધે તે હેતુથી આ મ્યુઝિયમ સ્થાપવાનું આયોજન છે. ખાસ કરીને કોમર્સ કોલેજોમાં અભ્યાસ કરતા અનેક વિદ્યાર્થીઓને સીએ અને એકાઉન્ટિંગના કોર્સ વિશે પૂરતી માહિતી મળતી નથી. આ મ્યુઝિયમ વિદ્યાર્થીઓને ઘરઆંગણે જ માર્ગદર્શન આપશે અને સીએની કારકિર્દી પસંદ કરવા પ્રેરણા આપશે. એકાઉન્ટિંગ મ્યુઝિયમમાં ૮ હજાર વર્ષથી વધુ સમયગાળાનો હિસાબ-કિતાબનો ઇતિહાસ રજૂ કરવામાં આવશે. નિયોલિથિક યુગથી લઈને આધુનિક યુગ સુધી એકાઉન્ટિંગ કેવી રીતે વિકસ્યું તેની ઝાંખી મળશે. પ્રાચીન સમયમાં ધાન અને મજૂરીના

**ચાર ભાગમાં વિભાજિત મ્યુઝિયમ**  
■ ઇતિહાસ અને ઉત્ક્રાંતિ: પ્રાચીન સમયથી આજ સુધી એકાઉન્ટિંગનો વિકાસ  
■ પ્રાચીન પુરાવા અને પદ્ધતિઓ: હિસાબ રાખવાની જૂની રીતો અને સામગ્રી  
■ ભારતમાં સીએ વ્યવસાયનો વિકાસ: ચાર્ટર્ડ એકાઉન્ટન્ટ બનવાની યાત્રા  
■ દસ્તાવેજોનું પ્રદર્શન: મહત્વના ઐતિહાસિક અને આધુનિક રેકોર્ડ્સ  
માપ માટે વપરાતા માટીના ટોકન, મેસોપોટેમિયાના વેતન નોંધતા ટેબલેટ્સ, રોમન બ્રોન્સ, ગ્રીક ટેક્સ રસીદો જેવા દુર્લભ પુરાવાઓ પણ સમાવશે. મ્યુઝિયમમાં ભારતના એકાઉન્ટિંગ ક્ષેત્રના મહત્વના દસ્તાવેજોનું પ્રદર્શન કરાશે. ઇન્ડિયન એકાઉન્ટન્સી બોર્ડની પ્રથમ બેઠકના દસ્તાવેજો, ICICના પ્રથમ મેમ્બરશીપ સર્ટિફિકેટ સહિતના ઐતિહાસિક રેકોર્ડ્સ વિદ્યાર્થીઓ અને મુલાકાતીઓ માટે આકર્ષણ રહેશે. ભારતીય એકાઉન્ટિંગ વ્યવસાયની મજબૂત પરંપરાનો પરિચય મળશે. ઇન્સ્ટિટ્યૂટ ઓફ ચાર્ટર્ડ એકાઉન્ટન્ટ્સ ઓફ ઇન્ડિયા (ICAI)ની વેસ્ટર્ન ઇન્ડિયા રિજનલ કાઉન્સિલ દ્વારા શરૂ કરાયેલો આ ઉપક્રમ મહત્વનો સાબિત થશે. મ્યુઝિયમ કચ્છના વિદ્યાર્થીઓમાં ગણિત અને કોમર્સ પ્રત્યે રસ વધારશે અને વધુ સીએ તૈયાર થાય તે દિશામાં માર્ગદર્શન સાબિત થશે.

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