

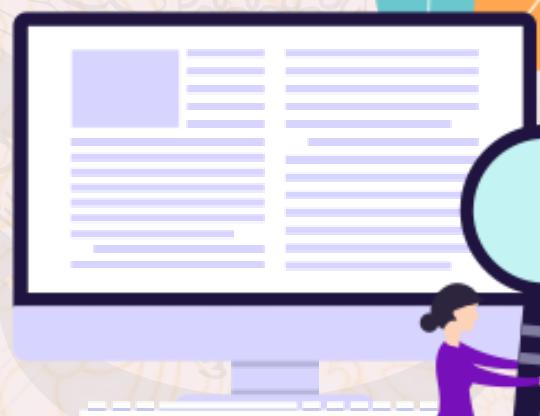


CICASA OF JAIPUR BRANCH OF CIRC OF ICAI

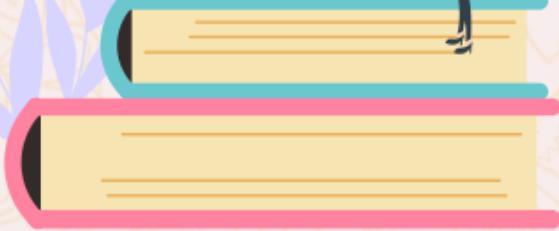
STUDENT E-NEWSLETTER

संकेत

OCTOBER 2025



2025



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
[Set up by an Act of Parliament]

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From the desk of Chairman, BOS-ICAI

Dear Students,

October marks a phase of consolidation and renewed focus for CA students across all levels. The Chartered Accountancy course is structured to build not only technical competence but also discipline, accountability, and professional maturity.

While the Board of Studies continues to strengthen academic delivery through updated study material and structured learning initiatives, students must remember that consistent self-effort remains the most critical factor for success. Conceptual clarity and disciplined revision should be the core focus during this phase.

Jaipur CICASA is set to host the All India Excellence Conference for CA Students, 'निर्माण', on 4th and 5th November at Birla Auditorium, Jaipur—a national forum focused on excellence and leadership.

Participation in such national platforms significantly contributes to professional orientation and confidence building.

Warm regards,

CA. (Dr.) Rohit Ruwatia
Chairman, Board of Studies (Operations)



From the desk of Central Council Member

Dear Students,

The CA journey is a continuous process of learning, unlearning, and improvement. As students progress, it becomes essential to align academic preparation with professional expectations.

The profession today requires Chartered Accountants who are ethically strong, analytically sound, and capable of adapting to a dynamic regulatory environment. Students should therefore focus on long-term learning rather than short-term outcomes.

I would like to draw students' attention to an upcoming national initiative where Jaipur CICASA will organise the All India Excellence Conference 'निमणि' on 4–5 November at Birla Auditorium, Jaipur.

Such forums offer students exposure beyond textbooks and help shape a professional mindset.

Best wishes,

CA. Satish Kumar Gupta
Central Council Member



From the desk of Chairman-CIRC

Dear CA Students,

October is a period that demands steady effort and clarity of direction. The CA course rewards those who remain disciplined and patient throughout their preparation.

The Central India Regional Council actively supports initiatives that enhance students' academic and professional development. Engagement in regional and national-level events plays a vital role in broadening perspective.

An important highlight of the coming month is the All India Excellence Conference for CA Students, 'निर्माण', being hosted by Jaipur CICASA on 4th–5th November at Birla Auditorium.

I encourage students to utilise such opportunities to learn, interact, and grow.

Warm regards,



CA. Ankur Kr. Gupta
Chairman-CIRC

From the desk of Chairman, Jaipur

Dear Students,

As the academic cycle progresses, October becomes a crucial month for strengthening fundamentals and refining preparation strategies. Consistency and structured planning are key during this phase.

The Jaipur Branch remains committed to supporting students through academic programs and guidance initiatives aimed at holistic development.

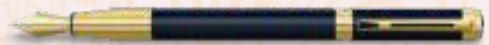
In line with student development initiatives, Jaipur CICASA will be hosting the All India Excellence Conference 'निमिण' on 4–5 November at Birla Auditorium, Jaipur.

Such initiatives reinforce the profession's commitment towards nurturing future Chartered Accountants.

Warm regards,



CA. Vikas Yadav
Chairman, Jaipur Branch



From the desk of Secretary

Dear CA Students,

Effective utilisation of time and disciplined execution of study plans are essential for success in the CA course. October provides an opportunity to reassess preparation strategies and improve weak areas.

The Jaipur Branch continues to encourage student participation in academic and professional initiatives.



Students may note that Jaipur CICASA is taking a significant initiative by organising the All India Excellence Conference for CA Students titled 'निमणि' on 4th and 5th November at Birla Auditorium.

Active participation in such events adds significant value to student learning.

Sincerely,



CA. Yash Gupta
Secretary, Jaipur Branch

From the desk of Chairman-CICASA

Dear Students,

CICASA focuses on the holistic development of CA students by encouraging learning beyond classrooms. Leadership, communication, and professional confidence are equally important alongside academic preparation.

Students are encouraged to actively engage in forums that enhance overall personality development.



As part of its academic and leadership initiatives, Jaipur CICASA will host the All India Excellence Conference 'निर्माण' for CA students on 4–5 November at Birla Auditorium, Jaipur.

This event will serve as a meaningful learning and networking platform for students nationwide.



CA. Shiv Kumar Sharma
Chairman-CICASA, Jaipur Branch

From the desk of Member-CICASA

Dear CA Aspirants,

The CA course is a test of endurance, discipline, and self-belief. Regular effort and clarity of concepts remain the cornerstones of success.

Students should focus on learning with purpose and preparing with consistency.

The student fraternity will soon witness a national-level academic gathering as Jaipur CICASA hosts the All India Excellence Conference 'निमाण' on 4th–5th November at Birla Auditorium.

Such national initiatives play an important role in shaping professional outlook.

Sincerely,



CA. Kamal Jain
Executive Member-CICASA, Jaipur Branch

From the desk of Chief Editors



CA. Arpit Vijay
Chief Editor



CA. Animesh Mangal
Chief Editor

Dear Students,

We are pleased to present the October edition of ***SANKALP***, reflecting continuity, preparation, and professional aspiration among CA students.

As Chief Editors, we aim to ensure that ***SANKALP*** remains a platform that informs, inspires, and connects students across levels.

This edition also coincides with preparations for the All India Excellence Conference for CA Students 'निर्माण', scheduled to be hosted by Jaipur CICASA on 4–5 November at Birla Auditorium.

We look forward to welcoming students from across the country to Jaipur.

Warm regards,



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Beyond Numbers: The Human Side of Chartered Accountancy

Akshat Soni

CRO0785338

"Integrity is doing the right thing, even when no one is watching." –C.S. Lewis

When people hear the term "Chartered Accountant," they often imagine someone surrounded by files, calculators, and spreadsheets, working tirelessly to balance numbers. But the reality is far more fascinating. A Chartered Accountant is not just a technician of finance—they are a storyteller, a strategist, and above all, a custodian of trust. Every number on a balance sheet carries a story of ambition, resilience, and sometimes caution. Our role is to give these numbers a voice, to translate them into insights that help businesses make decisions with confidence.

In today's fast-paced world, ethics has become our invisible superpower. While technology can automate calculations and generate reports, it cannot replicate integrity. A CA's signature is more than ink on paper—it is a seal of honesty and accountability. This trust is what makes businesses rely on us and society respect us. In a world where shortcuts are tempting, our commitment to fairness and transparency is what sets us apart.

Technology is transforming the profession at lightning speed. Automation, artificial intelligence, and blockchain are changing how we work. But here's the twist—the more digital the world becomes, the more valuable human judgment gets. Empathy, adaptability, and communication are the qualities that will define the next generation of Chartered Accountants. Numbers may tell the truth, but it takes a human mind to interpret them with wisdom and context.

As students preparing for the CA journey, we are not just studying for exams; we are preparing to be torchbearers of trust. Our future lies in embracing technology without losing the human touch. Because at the end of the day, businesses don't just need accountants—they need advisors who care, professionals who uphold ethics, and leaders who can guide them through uncertainty. Numbers have a soul, and it is our responsibility to bring that soul to life.



The Friends Given By ICAI

Harshit Agarwal

CRO0739122



Whenever a CA student hears the word "ICAI" the first things that come to mind are papers and studies.

After all, a student spends around six months

preparing for the Foundation exams and then almost a year for the Intermediate level. During this entire time, the name ICAI feels like just an authority that sets exams and results.

But the moment a student completes Inter and is called for OC and IT training, that's when they truly step into the world of ICAI. For the first time, they visit the branch, interact with people, and realize that ICAI is much more than exams—it's an experience.

And we, being commerce students, are always looking for returns. But when we first attend our OC or IT training, we discover that the Institute gives much more than just educational returns. It gives connections, experiences, and memories.

During those 15 days of OC, nearly 30 faculties come and share their knowledge about the Institute, the CA journey, and life beyond books. Anyway, let's leave that—I'm getting off-topic.

I still remember a small scene outside the Jaipur ICAI branch: there was a broken light pole lying horizontally, supported by a few bricks, which we had turned into our bench as you can observe in picture.

Every morning, a few of us friends—who had met only because of OC—would arrive early and sit there talking

about anything, everything and nonsense and also sometimes talk about

"Where are you planning to do your articleship?"

"How many attempts did it take you in Inter?"

And so on.

When OC ended, we all went our separate ways—different firms, different cities—but what remained was our WhatsApp group named "Yaaro Ka Adda."

But in actual we can also call it's a **group of friends given to us by ICAI**

Months later, one of our friends visited the branch again and sent a photo of that same pole-table in the group. The moment we saw it, a flood of memories came rushing back.

That group still exists today.

The friends ICAI gave us are still together—even if now we only meet on Sundays.

Because ICAI didn't just give us knowledge—it gave us lifelong friendships and unforgettable memories.

And that's why, for me, ICAI will always be more than just an institute—it's an emotion.



Redefining Wealth Creation: The Rise of SIPs, Mutual Funds and PMS

Janwi Goklani

“Do not save what is left after spending; spend what is left after saving.” — Warren Buffett

Overview

In today's dynamic financial environment, investors are shifting from traditional savings instruments toward more flexible and market-linked investment avenues. Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Mutual Funds, and Portfolio Management Services (PMS) have emerged as popular choices for wealth creation and disciplined investing. This article explores these investment modes from a contemporary perspective, highlighting their relevance, benefits, practical examples, and strategic role in modern financial planning.

Introduction

The contemporary investor is no longer confined to conventional tools like fixed deposits or gold. With rising financial literacy, technological access, and awareness, the modern generation is embracing structured investment products.

For instance, a young professional starting a SIP of ₹5,000 per month in an equity mutual fund can potentially accumulate a substantial corpus over 15–20 years — a result of disciplined investing and the power of compounding. Such examples reflect a shift in mindset: from **saving what's left to investing first** for future security.

Understanding the Modern Investment Avenues

1. Systematic Investment Plan (SIP)

A SIP enables investors to invest a fixed amount periodically in mutual funds. It promotes financial discipline and benefits from **rupee cost averaging**, where one buys more units when prices are low and fewer when prices are high.

According to AMFI (Association of Mutual Funds in India), SIP inflows reached an all-time high of ₹29,445 crores in November 2025, reflecting strong investor confidence. SIPs are particularly favoured by salaried individuals aiming for long-term goals like retirement, children's education, or home ownership.

2. Systematic Transfer Plan (STP)

STP allows the transfer of a fixed sum from one mutual fund (say, a debt fund) to another (typically an equity fund) at regular intervals. This strategy helps investors **balance risk and return**, especially during market volatility.

Example: An investor parking a lump sum in a debt fund and transferring ₹10,000 monthly into an equity fund can benefit from both safety and growth potential.

3. Mutual Funds

Mutual funds pool money from various investors and invest across equities, debt, or hybrid assets, providing diversification and professional management.

ELSS (Equity Linked Savings Scheme):

ELSS is a type of mutual fund that primarily invests in **equities** and also provides **tax benefits under Section 80C**. It has a **3-year lock-in period**, making it a popular option for investors who want both **long-term wealth creation and tax savings**.

Example: A SIP of ₹5,000 per month in an ELSS fund helps save taxes while building a corpus over time.

SIPs, especially through ELSS, are popular among salaried individuals aiming for long-term goals like retirement, child's education, or home ownership.

4. Portfolio Management Services (PMS)

PMS caters to high-net-worth individuals (HNIs) who prefer **customized and actively managed portfolios**. Each client's portfolio is individually held and tailored based on objectives and risk tolerance.

Example: A PMS manager may design a thematic portfolio focused on renewable energy or digital infrastructure — sectors aligned with India's growth vision. Such personalization makes PMS ideal for investors with higher capital (₹50 lakhs and above) and a long-term growth outlook.

A Creative Analogy: The Financial Journey

Investing can be compared to a journey — and your travel style reveals your approach to wealth. So let's meet the 4 passengers on the financial flight:

1. SIP (Systematic Investment Plan) – The Daily Metro

Redefining Wealth Creation: The Rise of SIPs, Mutual Funds and PMS

Commuter

Comes every day. Fixed timing. Low cost.
Small-ticket investments made monthly.
Goal? Reach the destination (wealth) slowly, steadily, without pressure.

2. Mutual Funds – The Pre-planned Group Tour

One itinerary. Many travellers.
Fund manager = Tour guide who plans your route.
You enjoy the journey with minimal effort.
Great for those who want diversification + expert handling.

3. PMS (Portfolio Management Services) – Private Chauffeur in a Luxury Car

Personalized route. Exclusive service.
Your own research team, tailor-made portfolio.
But ticket is premium — suited for investors with ₹50 lakhs and above.

4. STP (Systematic Transfer Plan) – Changing from a Cab to a Train Midway

You start safe (in debt funds), then gradually move to speed (equity).
Helps avoid market timing mistakes.
Smart for goal-based planning (like kids' education or buying a house).

The Contemporary Relevance

Modern investing emphasizes control, transparency, and digital accessibility.

The rise of **fintech platforms** such as Groww and Zerodha has democratized investing — especially in Tier-2 and Tier-3 cities. Mobile-based KYC, AI-powered advisory tools, and online portfolio tracking have made the process seamless.

According to SEBI and AMFI data, Mutual fund folios reached 26.11 crore by November 2025, up from prior months, indicating a generational shift from traditional savings to market-linked products. This trend reflects growing confidence in technology, transparency, and financial inclusion.

Challenges and Considerations

While these instruments are promising, investors must be cautious about:

- Market volatility and return expectations
- Expense ratios and taxation on capital gains

- Evaluating fund performance and manager credibility
- Aligning investments with personal risk profiles

Example: An investor chasing short-term profits by redeeming SIPs during market dips often misses the benefit of compounding — a common behavioural mistake in contemporary investing.

Tax Implications

Each of these investment options carries distinct tax treatments:

- **SIP / Mutual Funds:** For equity-oriented funds, **long-term capital gains (LTCG)** on units sold are taxed at **12.5%** beyond ₹1.25 lakh per financial year, while **short-term capital gains (STCG)** are taxed at **20%**. Debt fund gains are taxed at slab rates.
- **STP:** Each transfer is treated as a redemption from the source fund, potentially attracting capital gains tax.
- **PMS:** Gains are taxed based on the underlying asset class — equity or debt.
- **ELSS (Equity Linked Savings Scheme):** Offers a tax deduction up to ₹1.5 lakh under Section 80C, making SIPs in ELSS funds doubly beneficial.

Hence, understanding tax impact is as crucial as assessing return potential.

Role of Chartered Accountants

Chartered Accountants play a pivotal role in shaping investor decisions by:

- Advising clients on optimal asset allocation based on financial goals.
- Assessing tax efficiency and post-tax return implications.
- Ensuring regulatory compliance under SEBI and Income Tax norms.
- Promoting financial literacy through awareness programs and ethical advisory practices.

CAs, being trusted advisors, bridge the gap between investment opportunities and informed decision-making — ensuring clients' wealth grows sustainably and compliantly.

Future Outlook

India's investment landscape is evolving rapidly. Fintech

Redefining Wealth Creation: The Rise of SIPs, Mutual Funds and PMS

innovations, AI-driven analytics, and investor-friendly regulations by SEBI are reshaping how individuals manage their wealth.

The next phase will likely witness:

- **AI-driven investment profiling** — Algorithms suggesting portfolios based on behaviour, goals, and psychology.
- Expansion of **PMS and AIFs (Alternative Investment Funds)** among emerging investors.
- **Increasing participation** from emerging geographies through digital platforms.

This convergence of finance and technology is setting the foundation for an inclusive and data-driven investment ecosystem.

Conclusion

The rise of **SIPs, STPs, Mutual Funds, and PMS** reflects a **paradigm shift in India's investment culture**. These instruments provide structure, flexibility, and professional management — enabling investors to participate actively in wealth creation.

For Chartered Accountants, understanding these avenues is no longer optional — it is essential. As trusted advisors, CAs are positioned to empower clients through data-backed financial planning, ethical guidance, and compliance assurance.

From a professional perspective, disciplined investing has proven to be far more effective than attempting to time the market. In an age where **financial awareness equals empowerment**, these contemporary investment tools mark a decisive step toward building a financially confident and resilient India.



Sustainability Reporting and ESG Assurance – The Emerging Frontier for the Chartered Accountancy Profession

Mithil Garg

CRO0775352

➤ Introduction

The global business environment is witnessing a paradigm shift from profit-centric reporting to value-based reporting. Environmental, Social and Governance (ESG) considerations have now become integral to corporate decision-making, investor confidence and regulatory oversight. In this evolving landscape, sustainability reporting has emerged as a critical tool for communicating an organisation's long-term value creation.

The Chartered Accountancy profession, with its strong foundation in assurance, governance and ethical standards, is uniquely positioned to play a pivotal role in strengthening the credibility of sustainability reporting.

➤ Meaning and Importance of Sustainability Reporting

Sustainability reporting refers to the disclosure of an entity's performance with respect to environmental impact, social responsibility and governance practices. Such reporting enables stakeholders to evaluate not only financial performance, but also the organisation's contribution towards sustainable development.

With increasing regulatory initiatives, investor expectations and public awareness, sustainability reporting is no longer voluntary in substance, but a strategic necessity.

➤ ESG and the Role of Chartered Accountants

Chartered Accountants contribute significantly to ESG reporting in the following areas:

- Designing and reviewing sustainability reporting frameworks
- Ensuring accuracy, completeness and consistency of ESG disclosures
- Providing independent assurance on sustainability reports

- Advising management on risk management, internal controls and governance practices

➤ Regulatory Developments and Future Outlook

In India and globally, regulators are increasingly emphasising structured sustainability disclosures. The introduction of Business Responsibility and Sustainability Reporting (BRSR) has further highlighted the need for professional involvement in non-financial reporting. In the coming years, sustainability assurance is expected to become as significant as financial audit, thereby opening new professional avenues for Chartered Accountants.

➤ Challenges in Sustainability Reporting

Despite its growing importance, sustainability reporting faces challenges such as:

- Lack of uniform measurement standards
- Data reliability and verification issues
- Limited awareness and expertise in ESG metrics

These challenges, however, also present opportunities for the profession to evolve, innovate and lead.

➤ Conclusion

Sustainability reporting represents the future of corporate communication and governance. As trusted custodians of financial integrity, Chartered Accountants must embrace this transition and actively contribute towards building a more responsible, transparent and sustainable business ecosystem.

By aligning professional expertise with global sustainability objectives, the Chartered Accountancy profession can continue to remain relevant, respected and indispensable in the evolving corporate world.



Hindi Diwas: The Language That Gave Us a Voice!

Priti Rathi

CRO0720796

Every year on **14 September**, we celebrate Hindi Diwas, but for many young people it feels like just another school program. However, Hindi Diwas is not only about speeches and poems—it is about who we are and where we come from.

Hindi became India's official language on 14 September 1949. Very few people know that this decision was taken after long debates and passed by a very small margin. This shows how important and sensitive the issue of language has always been in our country. **Hindi was chosen not because it was perfect, but because it connected the common people of India.**

During British rule, English was the language of power, while Hindi became the language of protest and freedom. Freedom fighters used Hindi to reach villages and ordinary citizens. At that time, speaking Hindi was not fashionable—it was fearless.

Many people think Hindi is outdated, but the truth is surprising. Modern Hindi is less than 200 years old, which means it is still growing and changing. **Today, Hindi is the third most spoken language in the world**, and it is taught in many foreign universities. Yet, many Indian youth feel shy speaking it in public. This is not because Hindi is weak, but because our confidence is.

The biggest danger to Hindi is not English—it is our silence. Knowing English is important, but forgetting our own language is a loss. Successful nations grow when their youth respect their mother tongue while learning global languages.

In today's digital world, Hindi is rising again. Millions of people prefer Hindi content on social media, YouTube, and mobile apps. This shows that Hindi belongs not only to the past, but also to the future.

Hindi Diwas should remind us that language is not just a subject, it is an identity. When youth speak Hindi with pride, they carry forward culture, values, and confidence.

Hindi is the voice of our roots and the warmth of our identity. When we stop valuing it, we lose a part of ourselves. Let us speak Hindi with pride—not just on Hindi Diwas, but every day. JAI HIND!

GUEST WRITEUP



The Future Role of Chartered Accountants in a Data-Driven and Faceless Tax Regime

CA Soumya Gupta

For decades, compliance has been the backbone of the Chartered Accountancy profession. Tax filings, audits, returns, certifications, and regulatory reporting have ensured that businesses operate within the legal framework. Compliance work built trust, credibility, and stability for the profession.

However, the business environment is changing rapidly. Automation, technology platforms, and regulatory standardisation are steadily reducing the perceived value of routine compliance. Today, the real question facing Chartered Accountants is not whether compliance will remain important but **whether compliance alone is enough**.

The Compliance Comfort Zone

Compliance work is structured, deadline-driven, and relatively low-risk when executed properly. It provides predictable revenue and ensures regular client interaction. For many CA firms, especially small and mid-sized practices, compliance continues to be the primary source of income.

Yet, compliance has certain inherent limitations:



As regulations become more standardised and technology-driven, compliance is increasingly viewed as a hygiene factor essential, but not distinctive.

The Rise of Advisory Services

Advisory work focuses on **interpretation, insight, and decision-making**, rather than mere execution. It involves helping clients understand *what the numbers mean* and *what actions should follow*. It's time for not play the odds, rather play the man.

Examples of advisory services include:

- Business restructuring and financial planning
- Tax strategy and optimisation
- Cash flow management and working capital advisory
- Risk assessment and internal control design

- Transaction support, valuations, and due diligence

Unlike compliance, advisory services are **future-oriented**. They directly impact business outcomes, which makes clients willing to pay a premium for expertise and judgment.

Why Advisory Creates Real Value

The real value of a CA lies in professional judgment, analytical thinking, and ethical decision-making, skills that cannot be automated.

Advisory services:

- Position CAs as **business partners**, not service providers
- Strengthen long-term client relationships
- Offer **higher margins and professional satisfaction**
- Enhance the strategic relevance of the profession

Clients no longer seek just compliance, they seek **clarity, foresight, and confidence**.

The Compliance: Advisory Balance

This does not imply abandoning compliance. In fact, compliance often acts as the **entry point** for advisory. Deep involvement in a client's compliance framework gives CAs unmatched insight into their operations, risks, and financial health.

The key lies in **leveraging compliance knowledge to offer advisory value**:

- Turning financial statements into performance insights
- Converting tax filings into strategic tax planning discussions
- Using audit findings to improve governance and controls

Skills CAs Must Develop

To transition from compliance to advisory, CAs must

The Future Role of Chartered Accountants in a Data-Driven and Faceless Tax Regime

invest in:



Most importantly, CAs must shift their mindset from “reporting the past” to **shaping the future**.

Conclusion

Compliance will always remain a fundamental responsibility of the Chartered Accountancy profession. However, **advisory is where differentiation, growth, and long-term relevance lie**.

The future CA is not just a guardian of compliance, but a **trusted advisor** one who helps businesses navigate

uncertainty, make informed decisions, and create sustainable value.

In an era where technology can do the routine, **the real value of CAs lies in insight, integrity, and judgment**.

2025 and my journey within



Shreshta M S

SRO0811347

I once drew maps of every dream,
Marked stars on skies I had yet to see.
But life shifted and bent the road,
Taught me lessons I never chose.

Now I breathe with the winds that blow,
Trust the tides and let them flow.
Happiness blooms where expectations fade
In moments cherished, not plans we made.

I walk lighter, heart open and free—
Grateful for what is, not what should be.
Because slowing down is also a way to
grow,
To feel the sunshine at a gentle tempo.
We truly grow up when we finally see
Life isn't always fair and that's okay to be.



Beyond the Syllabus



Rakshita Jain

CRO0698649

They say the CA journey's all about books,
About exams, results, and how hard it looks.
But mine had more than just study and grind—
It had people who helped me not lose my mind.

When failure came and I felt low,
My friends stood by, letting me glow.
One gave me a hug, said, "Let it out,"
One took me for food, easing my doubt.

Some just sat while I cried and broke,
No big advice, no heavy talk.
They showed their care in quiet ways,
Checking in on my hardest days.

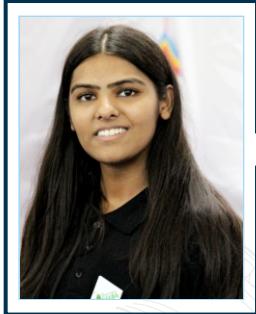
Even at home, through all the stress,
My family helped, no more no less.
They may not say it, but they care so deep—
Fulfilling my needs without making a peep.

This journey gave more than just a goal,
It showed me love that filled my soul.
Some people left, some chose to stay,
But the real ones helped light my way.

So here's to them—the hearts so true,
My CA journey is incomplete without you.



Poster



Diksha Bagaria

WRO0744085



BRANCH HELP DESK

Administrative Work	Mr. Vishal Gupta	9672023888
Members and Students related query	Mr. Gopal Lal Gurjar	9667555211
Students related query	Mr. Shiv Singh	9166355363
Query related to IT / Adv. ITT	Mr. Anil Kumar Sharma	9667555216
Query related to MCS	Ms. Naresh Meena	9672000552
Query related to OC	Ms. Garima Rastogi	9672041119
Query related Members benefits	Ms. Vishal Banjara	7888146666

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