



The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)

**TIRUPUR BRANCH (SIRC)**

# **NEWSLETTER**

**ISSUE NO.64**

**May**  
**2024**



**THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA**  
(Set up by an Act of Parliament)

**TIRUPUR BRANCH (SIRC)**

OFFICE BEARERS 2024 - 25	
CA. SENTHILKUMAR K C	CHAIRMAN
CA. SONIA KUMARI GUPTA	VICE-CHAIRPERSON
CA. THARUN N	SECRETARY
CA. MURTHEE M K	TREASURER
CA. SARAVANA RAJA K	SICASA CHAIRMAN
CA. VARATHARAJAN M P	MEMBER
CA. RAJESH S	EX-OFFICIO

*Views expressed herein are the opinion of the respective authors and not that of the branch or the Managing / Newsletter committee.*

*Your views / suggestions / comments are welcome. Kindly send your queries to [tiruicai@gmail.com](mailto:tiruicai@gmail.com)*

**Published By**

The Institute of Chartered Accountants of India  
(Set up by an Act of Parliament)  
Tirupur Branch (SIRC),

ICAI Bhawan,

46, Pethichettipuram First Street,

Rayapuram, Tirupur - 641 601.

Phone: 0421 434 2732

E.Mail: [tirupur@icai.org](mailto:tirupur@icai.org)

Website: [www.tirupur-icai.org](http://www.tirupur-icai.org)

# Contents

S.No	Particulars	Page No
1	Chairman's Message	2
2	Forthcoming Programs	4
3	Regulatory Actions and Overview of Penalties imposed by the Registrar of Companies	5
4	Important Judgements	10
5	Due Dates Chart for the Month of May 2024	10
6	Photo Gallery	12

## **Dear Professional Colleagues,**

Greetings to all of you!

As we transition into the vibrant month of May, I am filled with a sense of pride and enthusiasm witnessing the collective efforts and accomplishments of our esteemed members. It's been a month filled with enriching activities and insightful seminars, and I extend my heartfelt appreciation to each one of you for your active participation and commitment.



Reflecting on the past month, I am delighted to acknowledge the dedication and diligence exhibited by our members in successfully concluding bank audits. Your meticulous attention to detail and adherence to professional standards have undoubtedly contributed to the integrity and reliability of financial reporting, further enhancing trust in our profession.

In line with our continuous pursuit of excellence, the recently conducted Continuing Professional Education seminar focused on pivotal aspects such as the Code of Ethics and penalties under the Ministry of Corporate Affairs. It was heartening to witness the active participation and engagement, underscoring our collective commitment to upholding ethical standards and regulatory compliance.

Collaborating with the Professional Skills Enrichment Committee of ICAI, we organized a thought-provoking webinar on interpersonal skills tailored specifically for Chartered Accountants. This initiative reflects our unwavering dedication to holistic professional development, recognizing the significance of interpersonal competencies alongside technical prowess in driving success in today's dynamic business landscape.

I am pleased to announce an exciting opportunity for professional enrichment - our upcoming Residential Refresher Course at the picturesque locale of Wayanad. Set amidst the lush greenery and tranquil surroundings, this retreat offers not only a platform for enhancing your professional skills but also a chance to rejuvenate with your loved ones.

I am excited to announce an innovative learning opportunity - a one-day workshop on ChatGPT tailored specifically for Chartered Accountants. In today's rapidly evolving digital landscape, artificial intelligence (AI) plays a pivotal role in transforming various aspects of our profession, and ChatGPT stands at the forefront of this revolution. This workshop aims to demystify the potential of ChatGPT and explore its practical applications in our field. Led by experts in the field of AI and technology, participants will delve into the fundamentals of ChatGPT, learning how to harness its

capabilities to streamline processes, enhance productivity, and deliver value-added services to clients.

Recognizing the significance of peer review in promoting trust and confidence in our work, I am delighted to announce an upcoming seminar dedicated to this vital topic. This seminar will provide a comprehensive overview of the peer review process, equipping participants with the knowledge and tools needed to effectively participate in and benefit from peer review activities.

As we approach the examination season, I extend my warmest wishes to all CA Intermediate and Final students who are preparing diligently for this significant milestone in their professional journey. The upcoming exams represent not only a test of their knowledge and skills but also a testament to your dedication, perseverance, and determination.

As we embark on this journey together, I urge each of you to seize these opportunities for growth and learning. Let us continue to uphold the highest standards of professionalism and integrity, thereby strengthening the foundation of our profession and making meaningful contributions to society.

Here's to a month filled with learning, growth, and success!

**With Best Regards,**

**CA. Senthilkumar K C**  
**Chairman**  
**The Institute of Chartered Accountants of India**  
**(Set up by an Act of Parliament)**  
**Tirupur Branch (SIRC)**

## Forthcoming Programs

Date	Day & Timing	Program	CPE Hours	Speaker/Guest	Venue
02, 03 & 04.05.2024	Thu, Fri & Sat	Residential Refresher Course	12	CA A V Arun , RCM CA M Vishnukumar, Tirupur CA P Aruljothi, Tirupur CA S Rajeshkannan, Tirupur	Vythri Village Resort, Vythri, Kerala
10.05.2024	Friday 10.00 am to 5.00 pm	One Day Workshop on ChatGPT	6	CA V Pattabi Ram CA Dungar Chand Jain, Past Chairman SIRC	ICAI Bhawan Tirupur
11.05.2024 onwards	Saturday, 10.00 am to 5.30 pm	Post Qualification Course - Diploma in Information Systems Audit 3.0	30	Eminent Faculties	ICAI Bhawan Tirupur
13.05.2024	Monday 5.00 pm to 8.00 pm	CPE Seminar on Mentorship Program for Young Members	3	CA N Sivachalam , Tirupur	ICAI Bhawan Tirupur
17.05.2024	Friday 2.00 pm to 8.00 pm	One Day Seminar on Peer Review	6	CA Jomen K George, Past Chairman SIRC CA R S Balaji , Chennai	ICAI Bhawan Tirupur
24.04.2024	Friday 5.00 pm to 8 pm	Workshop on Advanced Excel Tools	3	CA S Rathinagiri, Sivakasi	ICAI Bhawan Tirupur



## **Regulatory Actions and Overview of Penalties imposed by the Registrar of Companies**

By **CA. Srivignesh V, Tirupur**

The Ministry of Corporate Affairs plays a crucial role in overseeing corporate governance, regulating corporate activities, and fostering transparency and accountability among businesses. It operates under the Companies Acts, a collection of laws that have been updated over the years to keep pace with the evolving corporate landscape.

The main objective is to oversee and manage entities that are registered under the following :

- Companies Act 2013 / Companies Act 1956
- Limited Liability Partnership Act, 2008
- Insolvency and Bankruptcy Code, 2016

In the ever-evolving landscape of corporate regulation in India, the Companies Act 2013 has undergone several significant amendments aimed at enhancing transparency, accountability, and ease of doing business. These changes not only impact the operational aspects of companies but also introduce provisions and powers to ROCs for implementing stringent penalties for the non-compliance.

### **Streamlining Corporate Compliance: An Overview of Recent Amendments**

The Companies Act, a cornerstone of corporate regulation in India, has seen multiple updates over the years to address the dynamic needs of the business environment. Notably, the amendments in 2015, 2017, 2019, and 2020 have introduced several critical changes.

The amendments of 2019 & 2020 have been pivotal in reducing the compliance load on the judiciary and introducing administrative restructuring:

1. **Corporate Social Responsibility (CSR):** The amendments mandated stricter rules for unspent CSR funds, requiring companies to transfer unspent amounts to specified funds within a specified timeframe.
2. **Commencement of Business Declaration:** Companies are required to file a declaration with the Registrar of Companies (RoC) confirming receipt of minimum subscription and commencement of business operations.
3. **Significant Beneficial Ownership (SBO):** The amendments introduced enhanced disclosure requirements for individuals with significant control or ownership in a company.
4. **Decriminalization of Certain Offenses:** The 2020 amendment decriminalized certain minor offenses, shifting the focus from criminal penalties to civil fines, aiming to reduce the regulatory burden on companies.
5. **Resignation of Auditors:** New rules were established for auditors' resignation, requiring them to disclose specific information about the reasons for their resignation to ensure transparency.
6. **Conversion to a Private Company:** The 2020 amendment relaxed the rules for converting public companies into private companies, making the process easier and less cumbersome.

7. Direct Listing in Foreign Markets: The 2020 amendment allowed Indian companies to list directly on foreign stock exchanges, promoting globalization and providing greater access to international capital markets.

These changes aimed to strengthen corporate governance, streamline business operations, and reduce regulatory hurdles for companies in India.

### **Real-World Implications: Case Scenarios**

With the ease of compliance, there also comes a tightened enforcement on lapses. The Registrar of Companies (RoC) now holds enhanced powers to levy penalties directly for various infractions.

<b>Section</b>	<b>Companies</b>	<b>Penalties</b>
10A - Commencement of business etc.  Penalty: Sec 10(2)	<b>Fornax Corporate Services Private Limited</b>  Form INC-20A was required to be filed within 180 days from date of incorporation and due to COVID Outbreak [MCA General Circular No. 11/2020 dated 24.03.2020] additional 180 days was granted. <ul style="list-style-type: none"> <li>○ Due date for filing: 13June2021</li> <li>○ Actual date of filing: 14March 2022</li> <li>○ Delays: 273 days [14/6/21 to 13/3/22]</li> </ul>	On Company : Rs. 25,000  On 2 Directors : RS. 50,000 each (Sec 446B)
	<b>M/s. Tridib industries limited.</b>  Incorporated on18-07-2020 under jurisdiction of ROC Chandigarh and commenced the business on 15 <sup>th</sup> Sept '20without filing INC 20A and Form INC20A was filed on 10 Nov '20 <ul style="list-style-type: none"> <li>○ Delays in filing : 56 days</li> </ul>	On Company : Rs. 25,000  On 2 Directors : Rs. 28,000 each (Sec 446B)
12 - Registered Office of Company  Penalty: Sec 12(8)	<b>Jansansar Nidhi Limited</b>  Registrar of Companies, Bihar-cum-Official Liquidator issued notice u/s. 206(4) dated 28.07.2023 to the company and its directors and the said letter was returned undelivered in with postal remarks "Incomplete Address".  It appeared that the company was not maintaining its registered office and is not capable of receiving and acknowledging all communications and notices.ROC concluded that registered office was not maintained as per records and section 12(8) was invoked – Date of Order 15-04-2024	On Company : Rs. 1,00,000  On 3 Directors : Rs. 1,00,000 each
	<b>Nagapattinam Sivasakthi Chit Funds Private Limited</b>  ROC received a reference from RBI - alleging that, the chit fund company had defaulted on the deposits received as monthly chits, savings accounts, pension funds, etc. from its customers which operated in various districts.  Matter was taken up against company and its directors vide letter dated 24.08.2023. The letter sent to the company had returned undelivered with postal remarks "Addressee Left without instructions".	On Company : Rs. 50,000  On Directors : Rs. 50,000 (Sec 446B)



	<p>Notice issued to directors were acknowledged and company submitted reply on 03.11.2023 and directors responded on 4-3-2024, stating that "the Economic Offence Wing has locked the office of the company and retained its keys. The office of the company is still under the custody and possession of the Economic Offence Wing. The Directors and staff are not permitted inside the same. Adjudication hearing was setup and on multiple occasions, no one turned up for hearing till 29-02-2024.</p>	
<p>39 - Allotment of securities by company</p> <p>Penalty – 39(5)</p>	<p><b>Vyavsayi Bachat Evam Sakh Swamlambi Nidhi Limited</b></p> <ul style="list-style-type: none"> <li>➤ Upon inspection, it was observed that the company reported a total of 7291 members in NDH-3 as of March 31, 2016.</li> <li>➤ However, ROC records indicate that the company has not filed any return of allotment of shares to these 7291 members in Form PAS-3, as required under Section 39(4)</li> <li>➤ A notice under Section 39 of the Companies Act, 2013, was issued to the company and its directors on January 7, 2023, for which no response has been received.</li> </ul>	<p>On Company : Rs. 50,000</p> <p>On 5 Directors : Rs. 50,000 each (Sec 446B)</p>
<p>88 – Register of Members</p> <p>Penalty – 88(5)</p>	<p><b>Ahmednagar Club Limited</b></p> <p>Order dated 12-Jan-2024, it was noted during the inspection that the company had maintained register as required under Section 88(1) but <u>with an incomplete information</u> resulting invoking of penal provisions u/s 88(5).</p> <p>Reply received from the authorised representative was unsatisfactory.</p>	<p>On Company : Rs. 3,00,000</p> <p>On 10 Directors : Rs. 50,000 each</p>
	<p><b>M/s. Kalinga Trexim Private Limited</b></p> <p>Since the company has not maintained its registered office address. therefore, it is evident that the company has failed to maintain the Register of Members as prescribed under section 88 of the Companies Act, 2013. violation of the Sections 88 for the Financial Year 2015-16 to 2020-21 which is liable u/s 88(5) of the companies Act, 2013.</p>	<p>On Company : Rs. 3,00,000</p> <p>On 3 Directors : Rs. 50,000 each</p>
<p>101 – Notice for AGM</p> <p>Penalty : No specific provision</p>	<p><b>M/S. Draeger India Private Limited</b></p> <ul style="list-style-type: none"> <li>➤ The applicant company follows a <u>financial year cycle from January to December</u>.</li> <li>➤ The last financial year ended on December 31, 2021, requiring the annual general meeting (AGM) to be held by June 30, 2022.</li> <li>➤ The board approved the annual financial statements on June 24, 2022, scheduling the AGM for June 27, 2022. Since, the notice was not circulated as per Section 101. Hence the AGM was cancelled.</li> </ul>	<p>On Company : Rs. 10,000</p> <p>On 2 Directors : Rs. 10,000 each</p>

	<ul style="list-style-type: none"> <li>➤ Another board meeting on October 17, 2022, approved the director's report, and a new AGM was called for November 09, 2022, with notices circulated on October 18, 2022, via email.</li> <li>➤ Penal provision under <u>Section 450</u> was invoked by ROC.</li> </ul>	
<p>118 -Minutes of Proceedings of General Meeting, Meeting of Board of Directors and Other Meeting and Resolutions Passed by Postal Ballot</p> <p>Penalty – 118 (11) / (12)</p>	<p><b>Worth Engineering Limited</b></p> <p>In accordance with Secretarial Standard -1 issued by ICSI, every company should:</p> <p>(1.2.1) Every company a cause minutes of all proceedings of every general meeting and of all proceedings of every meeting of its Board of directors or of every committee of the Board, to be kept by making within thirty days of the conclusion of every such meeting concerned entries thereof in books kept for that purpose with <i>their pages consecutively numbered.</i>"</p> <p>During inspection it was noted by IO, <i>all the minutes of the Board meeting as well as,Shareholders Meeting since incorporation have not been consecutively numbered.</i></p> <p>The company has submitted replied stating that "However, since we have not appointed a Company Secretary in whole time employment of the Company, we as Directors are not aware of the Secretarial Standards issued by the ICSI in respect of maintenance of minutes of the meetings".</p>	<p>On Company : Rs. 25,000</p> <p>On 2 Directors : Rs. 5,000 each</p>
<p>134 - Financial Statement, Board's Report, etc.</p> <p>Penalty 134(8)</p>	<p><b>Ceeta Industries Limited</b></p> <p>The Company has failed to include required statement on the <u>constitution of the Internal Complaints Committee (ICC) under the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013</u>, in their Board report resulting in violation of 134(3)(q) of the Companies Act, 2013 for the financial year 2019, 2020.</p> <p><b>Martin Windfarms Private Limited</b></p> <p>Details relating to contracts or arrangements with related parties referred to in sub- section (1) of section 188 in the prescribed form was not made available.</p>	<p>On Company = Rs. 300000</p> <p>On 3Directors = Rs. 50000 each</p> <p>For 2 FYs</p> <p>On Company Rs. 150000</p> <p>On 3 Directors Rs. 25000 each (Sec 446B)</p>
<p>143 - Powers and duties of auditors and auditing standards.</p> <p>Penalty : No specific provision</p>	<p><b>Mithlanchal Proficient Nidhi Limited</b></p> <p>Failure of reporting violation and non-compliance made by the company in audit report issued u/s. 143 of the Companies Act, 2013.</p> <p>In Financial statements for the year ended 31/3/17, 31/3/18, 31/3/19 &amp; 31/03/2020 –</p> <ol style="list-style-type: none"> <li>1. Cash Flow Statement not included.</li> <li>2. Non-disclosure of related parties and related party transactions</li> <li>3. Failure to classify the short-term borrowings as Secured / Unsecured</li> </ol>	<p>Rs. 10,000 charged on CA for each FY.</p> <p>(Sec 450)</p>

	<p>4. Deferred Tax liability incorrect calculation 5. Short term loans and advances</p> <p><b>The above resulted in the financial statement has <u>not given a true and fair view of the state of affairs of the company and section 129 not adhered with. Violation charges on Chartered accountant was levied for violating 143 and not on the company.</u></b></p>	
	<p><b>Iyyanar Benefit Fund Nidhi Limited</b></p> <p>Inspecting Officer has observed that the requirements of AS 15 for the financial years ended on 31.03.2017, 31.03.2018, 31.03.2019 and 31.03.2020. Since the reply was not tenable, Inspection Officer has reported that the Auditor are liable to be prosecuted. (ROC Chennai – 16-10-2023)</p>	<p>Rs. 10,000 charged on CA for each FY. (Sec 450)</p>
	<p><b>Harsh Commotrade Private Limited</b></p> <p>Upon perusal of the Profit and Loss statement for the financial years 2018-19 and 2019-20, it is observed that the other income of Rs. 75,000/- and Rs. 50,000/- respectively. However, the company has failed to classify other income as required as per provisions of Schedule III Part II of the Companies Act, 2013. (West Bengal ROC – 26-2-2024)</p>	<p>Rs. 10,000 charged on CA for each FY. (Sec 450)</p>
	<p><b>M/s. Vinayak Builders and Developers Private Limited</b></p> <p>In the specified column detailing Specified Bank Notes (SBN) transactions from November 8, 2016, to December 30, 2016, the reported amount deposited in banks is listed as 0. However, in response, the director submitted a letter dated January 16, 2019, from ICICI Bank, which provides details of the deposit amount.</p> <p>Rule 11(d) of the Companies (Audit and Auditors) Rules, 2014 has been contravened by the auditor</p>	<p>Rs. 10,000 charged on CA. (Sec 450)</p>

### **Navigating the New Corporate Landscape**

The amendments to the Companies Act reflect a shift towards a more relaxed yet accountable regulatory environment. Businesses must stay vigilant and proactive in understanding these changes to ensure compliance towards the new legal framework.

For corporate entities, especially startups and SMEs, these amendments can be seen as a boon that reduces the bureaucratic hurdles to starting and managing a business in India. However, the increased penalties levy underlines the importance of stringent internal compliance mechanisms.

In conclusion, while the amendments aim to facilitate easier business operations, they also necessitate a careful approach to corporate governance and compliance strategies. Businesses that adapt swiftly and effectively will not only avoid penalties but also thrive in this revamped regulatory regime.

## Important Judgements:

### AAR GUJARAT DATED 03.02.2024 M/S. SUZUKI MOTOR GUJARAT PVT. LTD

GST is not liable to be discharged on the portion of the amount recovered by the applicant from its permanent employees towards the canteen facilities provided. However, recovery of amount from employees of SMC on deputation, employees of MSIL on business travel and temporary workers including team lease employees who are on third party roll working within the factory premises would fall within the ambit of the definition of 'outward supply' as per section 2(83) of the CGST Act, 2017 and therefore, is liable to tax as a supply under GST.

## DUE DATES CHART FOR THE MONTH OF MAY 2024:

### GST Due Dates:

Date	Period	Form No	Description
10-05-24	Apr, 24	GSTR-7	Summary of Tax Deducted at Source (TDS) and deposited under GST laws for the month of April, 2024
10-05-24	Apr, 24	GSTR-8	Summary of Tax Collected at Source (TCS) and deposited by e-commerce operators under GST laws for the month of April, 2024
11-05-24	Apr, 24	GSTR-1	Summary of outward supplies where turnover exceeds Rs.5 crores or not opted into the QRMP scheme.
13-05-24	Apr, 24	GSTR-6	GSTR 6 is a monthly return for Input Service Distributors (ISD) to provide the details of their inward supplies & distributed Input Tax Credit (ITC).
13-05-24	Apr, 24	IFF	Invoice Furnishing is an optional facility which enables the small registered person, furnishing the quarterly Form GSTR-1, to file their invoice details on monthly basis.
13-05-24	Apr, 24	GSTR-5	Summary of outward taxable supplies and tax payable by a non-resident taxable person
20-05-24	Apr, 24	GSTR-5A	Summary of outward taxable supplies and tax payable by a person supplying OIDAR services
20-05-24	April, 24	GSTR-3B	Summary of outward supplies, ITC claimed, and net tax payable for taxpayers with turnover more than Rs.5 crore in the last FY or have not chosen the QRMP scheme.

### Income Tax:

Date	Period	Form No.	Description
07-05-24	Apr, 24	TDS/TCS Payment	Due date for deposit of Tax deducted/collected for the month of March, 2024. However, all the sum deducted/collected by an office of the government shall be paid to the credit of the Central Government on the same day where tax is paid without production of an Income-tax Challan
15-05-24	Mar, 24	Issue of TDS Certificate- 194-IA, 194IB, 194M, 194S	Due date for issue of TDS Certificate for tax deducted under section 194-IA, 194-IB, 194M, 194S in the month of March, 2024

15-05-24	Apr, 24	Form no. 3BB	Due date for furnishing statement in Form no. 3BB by a stock exchange in respect of transactions in which client codes been modified after registering in the system for the month of April, 2024
15-05-24		Form 24G	Last day for furnishing Form 24G by government offices for TDS or TCS payment in April 2024 without challan.
15-05-24	Jan 24 to Mar 24	Quarterly TCS Return	Quarterly statement for TCS(Form 27EQ) deposited for quarter ending March 2024.
30-05-24	Apr, 24	TDS Pay- 194-IA, 194-IB, 194M, 194S	Due date for furnishing of challan-cum-statement in respect of tax deducted under section 194-IA, 194-IB, 194M in the month of April, 2024
30-05-24	FY 2023-24	Form No. 49C	Deadline for non-resident entities with liaison offices in India to submit a statement (Form No. 49C) for the financial year 2023-24.
30-05-24	Jan 24 to Mar 24	Form No. 27D	Quarterly TCS Certificate in respect of tax collected during the quarter ending March 31,2024
31-05-24	FY 2023-24	Form No. 61A	Annual statement of financial transaction u/s 285BA(1) to be furnished electronically in respect of financial year 2023-24
31-05-24	FY 2023-24	Form No. 61B	e-filing annual statement of reportable accounts (Form No. 61B) for calendar year 2023
31-05-24	FY 2023 - 24	Form 10BD	Donation statement in Form 10BD to be furnished by the reporting person under section 80G (5) (iii) or section 35(1A)(i) for the financial year 2023-24.
31-05-24	FY 2023 - 24	Form 10BE	Certificate of donation / Contribution to donors or contributors for the financial year 2023-24
31-05-24	FY 2023 - 24	Form 9A	Application in Form 9A for exercising the option available under Explanation to section 11(1) to apply income of previous year in the next year or in future (if the assessee is required to submit return of income on or before July 31, 2024)
31-05-24	FY 2023 - 24	Form no. 10	Statement in Form no. 10 to be furnished to accumulate income for future application under section 10(21) or section 11(1) (if the assessee is required to submit return of income on or before July 31, 2024)
31-05-24	Jan 24 to Mar 24	Quarterly TDS Return	Quarterly statement for TDS (Form 24Q, 26Q, 27Q) deposited for quarter ending March 2024.

**ROC:**

Date	Period	Form No.	Description
30-05-24	1-10-2023 to 31-3-2024	PAS – 6	Reconciliation of share capital Audit Report ( Half Yearly)
30-05-24	FY 2023 - 24	LLP Form-11	Annual statement filing of LLP with details of business and partners of LLP for FY 2023-24.

**PF & ESIC:**

Date	Period	Form No.	Description
15-05-24	Apr, 24	PF & ESIC	PF deducted from the Employees salary in the month of April 24, needs to be paid on or before 15th of May, 2024 The payment of ESIC is made by every employer to the ESIC department on a monthly basis. The due date for ESIC is 15th May, 2024



## PHOTO GALLERY



Study Circle Meeting on 01.04.2024



Career Counselling Programme on 03.04.2024



Trade Seminar on 10.04.2024



CPE Seminar on 20.04.2024

Tirupur Branch (SIRC)



CPE Seminar on 26.04.2024

May 2024

Page | 12