

**GHAZIABAD BRANCH
OF CENTRAL INDIA REGIONAL COUNCIL OF ICAI**



CA FLYER



(July - August 2019 Vol. 5)
[For Private Circulation Only]

E- NEWS LETTER



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EDITORIAL BOARD



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CA. KOMAL KHATRI
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Member

FROM THE DESK OF CHAIRMAN



Respected Professional Colleagues!

“YOU MUST BE THE CHANGE, YOU WANT TO SEE IN THE WORLD.”

The words of Mahatma Gandhi ji applies truly to the today’s scenario in our country with abolition of section 370 as a symbol to the world that we stand for equality and ready to make any change which will show our commitment to fight against injustice.

Truly a proud moment on the independence day.

The 15th of August is a Red Letter day in our calendar because it is observed as one of the most important day in the history of our Country.

Independence day is not only a time to get together with family and friends and to watch special shows on television but it is a day to remember our leaders for their sacrifice. It is a greatest celebration of time when we forget about our differences, religions, political discrepancies and prejudice to celebrate our freedom.

Wake up India to salute the leader of our nation.

We are also pleased to inform you that ICAI Ghaziabad Branch has Launched our mobile application named as **ICAI Ghaziabad** with the help, kind cooperation & Support of Honourable Central Council Member - CA Anuj Goyal ji, Chairman of CIRC - CA Mukesh Bansal ji and All the Managing Committee Members & CICASA Committee Members. This app has many useful features. The detailed Information about this app is available in this E-newsletter and I hope this app will help to reach our profession on new heights.

We always welcome your suggestions, and request you to take active participants in the activities of the branch.

Thanking you..... Happy Learning.....

Thank you so much.

With Warm Regards,

CA Manoj Singh

Chairman - ICAI Ghaziabad.

ICAI Ghaziabad Branch

Mo. No : 9310893870

E-mail : camanojsinghca@gmail.com

FROM THE DESK OF EDITORIAL BOARD

Dear Reader,

It is with great pride and enthusiasm that we present to you the 5th EDITION of e-Newsletter “CA Flyer” of Ghaziabad Branch of CIRC of ICAI.

Never doubt that a small group of thoughtful committed citizens can change the world; indeed, it's the only thing that ever has.

~Margaret Mead

Democracy is not just an election, it is our daily life.

We thank each one of you who have contributed to this newsletter in different ways through articles, and your valuable suggestions to make it more effective.

Any Suggestions for improvement of the newsletter are always welcome.

Happy Reading

Regards

Editorial Board

RATIONALISATION OF EXTERNAL COMMERCIAL BORROWINGS

Is this outsourcing of NPAs.



Mr. Pankaj Goyal

Chartered Accountant (India)
Certified Public Accountant (USA)
Company Secretary (India)
Certified Information System Auditor (ISACA)

The Reserve Bank of India (“RBI”) with another surprise has relaxed the governing provisions related to External Commercial Borrowings (ECB). In a recently issued circular RBI has eased the ease the borrowings norms, where for the first time RBI has permitted Indian entities to avail ECB in order to meet the working capital requirements subject to the compliance of Minimum Average Maturity Period (MAMP). Even NBFCs are also permitted to borrow ECB for on lending to Indian entities. ECB are always termed to be an important source of foreign exchange inflow in Indian economy and entities availing ECB enjoys lower rate of interest on such borrowings.

Let us evaluate the changes in brief and come to the most important indication of the recent amendments.

ECB are permitted to be borrowed by all the Indian entities who are eligible to receive foreign direct investments. Under the FDI Policy issued in the year 2016 (as amended from time to time) a blanket approval has been given to the Indian entities to receive FDI. However there are few sectors where FDI related performance linked conditions and sectoral caps have been specified (Like Single brand retail trading, etc.). In addition to this, LLPs are permitted to receive FDI only when they are operating in those sectors where 100% FDI is permitted in automatic route, and without any performance linked conditions. Hence ECB in LLP and other entities operating in certain sectors seems to be prohibited.

The All in cost ceiling restriction for ECB (Benchmark rate + 450 bps) which includes interest and other cost to be paid by Indian companies to foreign lender by availing ECB can be said to be one of the major roadblocker for Private Equity players as they are not allowed to have return exceeding the All in cost rate. However ECB still holds to be preferred choice for

Indian entities due to comparative lower rate of interest.

In the erstwhile regime the ECB borrowing was bifurcated in 3 tracks whereas in the revised one, the govt. has rationalize the structure only under 2 segments i.e. borrowings under INR and Freely convertible foreign Currency (FCY). The relaxation have also been provided under the transfer of ECB borrowings from one FCY to another FCY however transfer of ECB in INR to FCY is still a prohibition.

In the circular, issued on July 30, 2019, one of the important relaxation that have been given by the RBI in the ECB regime is enabling the lender banks to sell through assignment the NPA or SMA-2 accounts to the eligible ECB lenders. For clear understanding its better to read the provision verbatim:

*“It has been decided to permit eligible corporate borrowers to avail ECB for repayment of Rupee loans availed domestically for capital expenditure in manufacturing and infrastructure sector if classified as SMA-2 or NPA, under any one time settlement with lenders. **Lender banks are also permitted to sell, through assignment, such loans to eligible ECB lenders, except foreign branches/ overseas subsidiaries of Indian banks, provided, the resultant external commercial borrowing complies with all-in-cost, minimum average maturity period and other relevant norms of the ECB framework.**”*

Let us evaluate the every part of the above regulations in detail:

“Lender banks”- The Banks does not include non banking lender i.e. NBFCs are out of this relaxation- clarity may be required by RBI in this regard. If such view persists no benefit will accrue to ILFS, DHFL which are undergoing through beleaguered state of loans and advances and assets liability mismatch.

“Are permitted to sell through assignment”- It is

important to note that the lender bank can only sell the NPAs by way of **assignment**. The word assignment is used under the SARFAESI Act, 2002 where lender can assign NPAs to ARCs. ARCs in turn either acts as a recovery agent or securitize such NPAs by issuing the security receipts. The intent of the regulator is clear that regulator has opened the entry for foreign ARCs to have Indian Non Performing Assets.

“Provided the resultant ECB complies with All in cost requirement”: There is a stringent requirement of All in cost ceiling applicable over the ECB and such restriction in case of sale of NPAs through assignment in real sense discourage the foreign ARCs / lenders. Any lender (foreign / Indian) demands 40-60% haircut while acquiring such NPAs. This quantum of haircut can never fall under the All in cost ceiling limit which is fixed marginally above the benchmark rate. RBI’s further clarification in this regard would be a welcome step. A school of thought also persists that whether ARC operating in International Financial Services Center (popularly known as Gift City) can also get benefitted from the above relaxations.

Both the erstwhile and revised ECB regime has set out the negative list for usage of ECB, where one of the

negative usage is investment in the real estate activities, i.e. ECB borrowings can be used as investment in the real estate activities. Real estate activities does not include construction / development of industrial parks / integrated township / SEZ, purchase/long term leasing of industrial land as part of new project/modernisation of expansion of existing units or any activity under ‘infrastructure sector’ definition. Thus NPAs only in the above sectors can be outsourced to foreign lenders / ARCs.

The problem of NPAs has always remained a matter of political debate among Indian political parties. Many economic pundits have predicted that problem may persist if banks (especially PSUs) are not equipped with the latest functionality and loan disbursement process. Even IBCs are also failing in providing the desired results. In light of the above problems the move as taken by RBI is a welcome step, as the step has been taken to reduce the NPA burden over the Indian Economy, however restriction like All in cost, awareness for Indian assets etc. are some of the key challenges that are required to be overcome in near future.

Communication is the top most skill employers look for.

In spite being technically strong, CAs lack skills to put forth their knowledge in an intelligible manner.



What is Catalyst?

We are small highly energetic group of people, which work on soft skills development and networking by conducting learn-by-doing workshop resulting in personal growth and personality grooming.

HOW CATALYST WORKS

FOR WHOM IS CATALYST?

- ❖ Afraid of public speaking and presentations
- ❖ Low self-esteem & confidence
- ❖ Apprehensive leader
- ❖ Want to ace that first job interview
- ❖ Aiming that promotion

How Catalyst can help?



A typical meet is of 20 to 30 people who meet once a month for 90 min.

A usual meeting is divided into 3 power packed sections of prepared speech, evaluations and impromptu.

Each meeting gives members several opportunities:

PREPARED SPEECHES:

Set your own objectives each speech and improve at your own pace

MENTORSHIP:

Choose or be assigned a fellow member who will help you

EVALUATIONS:

Fellow members give helpful feedback on your speeches & roles

IMPROMPTU TOPICS:

Learn to think on your feet in this section

ROLE PLAYERS:

Each session invites a host, session evaluator, timer & grammarian

LEADERSHIP OPPORTUNITIES:

Take meeting role, be club office, or organize a session

WHY IS PUBLIC SPEAKING IMPORTANT FOR CHARTERED ACCOUNTANTS?

Catalyst teaches its members:

- ❖ Hone their management skills
- ❖ Work better with fellows
- ❖ Offer constructive criticism
- ❖ Accept feedback more objectively
- ❖ Develop and present ideas more effectively
- ❖ become better presenters and leaders



Where & when is Catalyst held?

Typically held every 3rd Saturday at 10 am monthly at Ghaziabad Branch of ICAI, Yamnohtri Complex Ambedkar Road.

**Scheduled timings may vary.*

Connect us on FB:

https://m.facebook.com/catalyst-club-ICAI-Ghaziabad-313681686204736/?ref=feed_voice_switcher&_rd

Or join or WhatsApp group, by sending a request on: 8130409900/9871918541

CA SHREYA GARG

garq.cashreya@gmail.com

(Founder of Catalyst Club ICAI Ghaziabad)

THE CATALYST CLUB

FACTS FOR FIRST TIMERS

Where are club meetings held?

ICAI Ghaziabad Audi room, Ambedkar Road Ghaziabad

Do I need to contact a club before attending?

We recommend you contact a club prior to visiting to confirm the meeting time and location.

Am I required to speak at a club meeting?

No. You are not obligated to speak when visiting a club. You may simply observe if you wish.

Can I visit more than one club?

Yes. We encourage you to visit multiple clubs to find the one that best fits your preferences and needs.

How long do club meetings last?

Meeting times are of 1 ½ hours.

Do I need to bring anything to a club meeting?

No. You are not required to bring anything to a meeting.

Is there a leader or instructor?

There is no instructor in our meeting. The club will have elected club officers present and a host who facilitates the meeting.

Can anyone become a member?

As long as you are at least 18 years old, you can join Catalyst Club.

How much does it cost to become a member?

No charges from the members

Quick tips for beginners:

Ask for a mentor, an experienced club member to help you with meeting roles and speeches.

Use stories, examples and anecdotes to craft a speech.

Don't overwhelm your audience with too much information.

Practice speaking. Practice often.

Begin and end every speech strongly.

LEADERSHIP TAKES PRACTICE...

CLOSING CEREMONY OF MCS BATCH NO. 19



GHAZIABAD BRANCH OF CIRC OF ICAI



CLOSING CEREMONY OF OP BATCH 42



GHAZIABAD BRANCH OF CIRC OF ICAI



CLOSING CEREMONY OF OP BATCH NO 43



GHAZIABAD BRANCH OF CIRC OF ICAI



CLOSING CEREMONY OF OP BATCH NO 44



GHAZIABAD BRANCH OF CIRC OF ICAI



CLOSING CEREMONY OF OP BATCH NO. 45



GHAZIABAD BRANCH OF CIRC OF ICAI



CLOSING CEREMONY OF OP BATCH NO 46



GHAZIABAD BRANCH OF CIRC OF ICAI



INDUSTRIAL VISIT TO KATYAYINI PAPER MILLS PVT LTD



GHAZIABAD BRANCH OF CIRC OF ICAI





GHAZIABAD BRANCH OF CIRC OF ICAI

NATIONAL TALENT HUNT-2019



GHAZIABAD BRANCH OF CIRC OF ICAI



GHAZIABAD BRANCH OF CIRC OF ICAI

ANNUAL GENERAL MEETING OF GHAZIABAD BRANCH OF CIRC OF ICAI



FALICITATION OF CICASA COMMITTEE MEMBERS



GHAZIABAD BRANCH OF CIRC OF ICAI



SEMINAR ON TIME TO DISCLOSE SIGNIFICANT



CLOSING CEREMONY OF OP BATCH NO - 40



GHAZIABAD BRANCH OF CIRC OF ICAI



CLOSING CEREMONY OF OP BATCH NO - 41



GHAZIABAD BRANCH OF CIRC OF ICAI



Mobile Application of ICAI Ghaziabad Branch



Respected Members!

We are pleased to inform you that ICAI Ghaziabad Branch has Launched our mobile application named as ICAI Ghaziabad with help, kind cooperation & Support of Honourable Central Council Member - CA Anuj Goyal ji, Chairman of CIRC - CA Mukesh Bansal ji and All the Managing Committee members & CICASA Committee Members. Thanks to all of you.

You can Download this ICAI Ghaziabad Branch App from Play Store or from following link.

<https://play.google.com/store/apps/details?id=com.vgeekers.icaighaziabad>

This app has the following Features.

- 1. Professional Updates.:** To Provide Latest Professional Updates though Branch on regular basis.
- 2. Branch Updates:** To Share Information / Updation/ Circulars etc. related to Activities/ Program/ Seminar/ Study Circular Meeting etc. of Branch.
- 3. List of Managing Committee & CICASA Committee & Their Contact nos.**
- 4. List of Past Chairmen/Leaders & Council Members.**
- 5. Events :** In this tab, you can see all the Seminar/ Events / Programs to be conducted by our Branch. You can Register yourself just by One Click. No need to feed Data again & again.
- 6. Newsletter/PPTs:** To Provide you E-newsletter of Branch & PPTs etc. of Seminar without any delay with Sharing Option.
- 7. E-Directory & Photo Gallery :** In this Tab you will be avail to see E-Directory of Members with Search options and Photos of Seminar and Activities of Branch Monthwise with downloading & Sharing Option.
- 8. Complaints & Feedback & Contact Us :** You can submit your Compaints & Feedback directly to ICAI Ghaziabad Branch.
- 9. Discussion Board :** You can Submit your Professional Queries/issues related to GST, Income Tax, Accounts

& Audit, RERA, Bank Audit etc, on this Discussion Board. There are penal of Experts on this Discussion Board Who will reply your queries.

10. Birthday Wishes : You will get birthday wish Sms from our branch on your Birthday.

11. Other Important links:

- ⊙ Know Your CPE Hours,
- ⊙ UDIN,
- ⊙ Online Books (CDS),
- ⊙ OP/GMCS Classes,
- ⊙ Post Qualification Course (PQC),
- ⊙ ICAI E-JOURNAL,
- ⊙ ICAI Job Portal,
- ⊙ SSP Portal,
- ⊙ ICAI TV,
- ⊙ E-sahaayata,
- ⊙ ICAI Go Green,
- ⊙ ICAI Cloud Campus, Etc

12. This app is for CA Members as well as CA Students. Separate Login option is available for Members and students with DP option. **Employees of CA firm** can also use this app as Guest Login for Professional Updates, E-newsletter, PPTs etc.

13. Articleship & Job Vacancy Options: This tab is under process. After updation, You can post your Articleship and Job Vacancy in this app. And you will find suitable match immediately.

You are requested to Download this app and we Welcome your suggestions and feedback regarding this app.

<https://play.google.com/store/apps/details?id=com.vgeekers.icaighaziabad>

I am also Thankful to Our App Developers Mr. Rishul Mittal & CA Nishant Agarwal for developing this app.

At last but not least, I am Thankful to all the members and students for your love, guidance, cooperation & support. Thanks a lot..

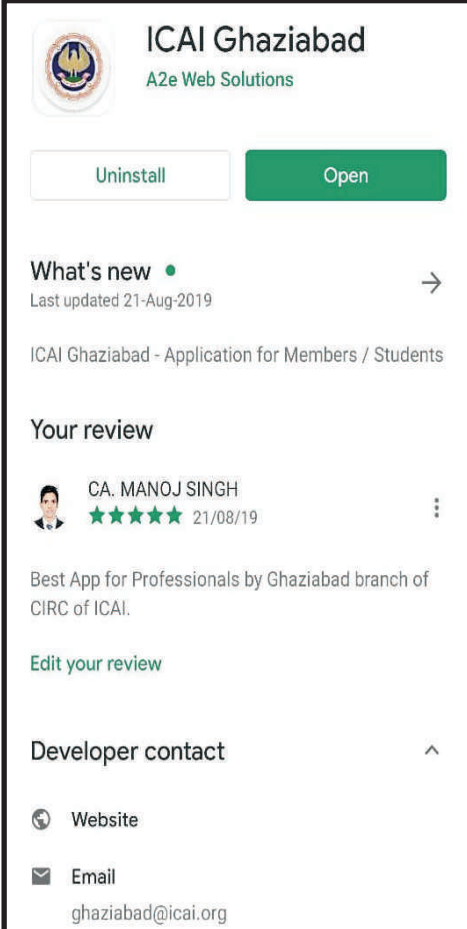
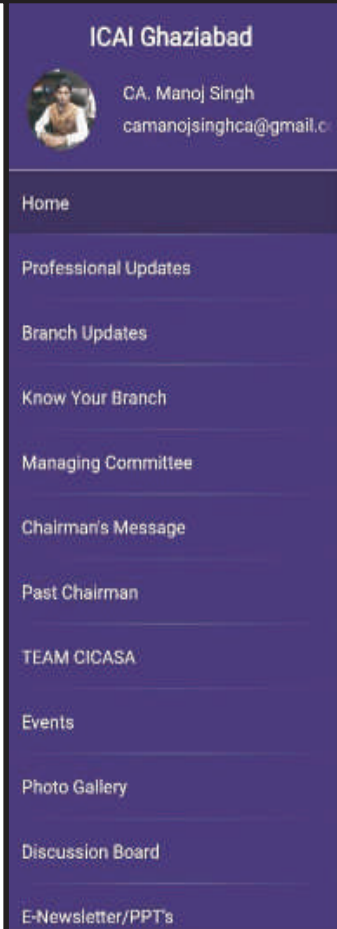
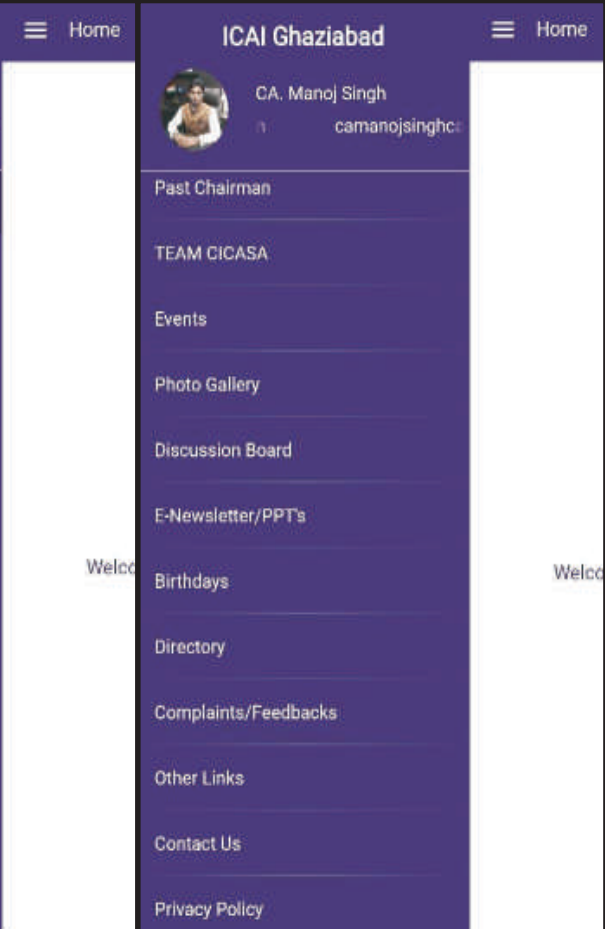
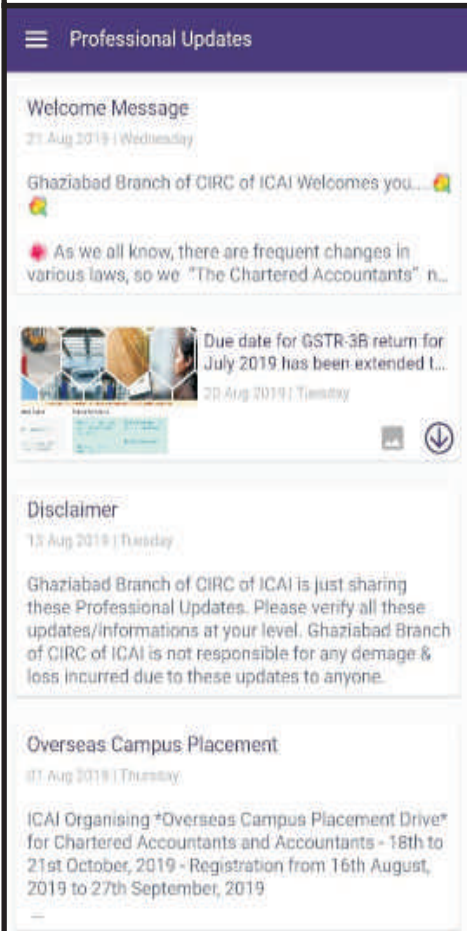
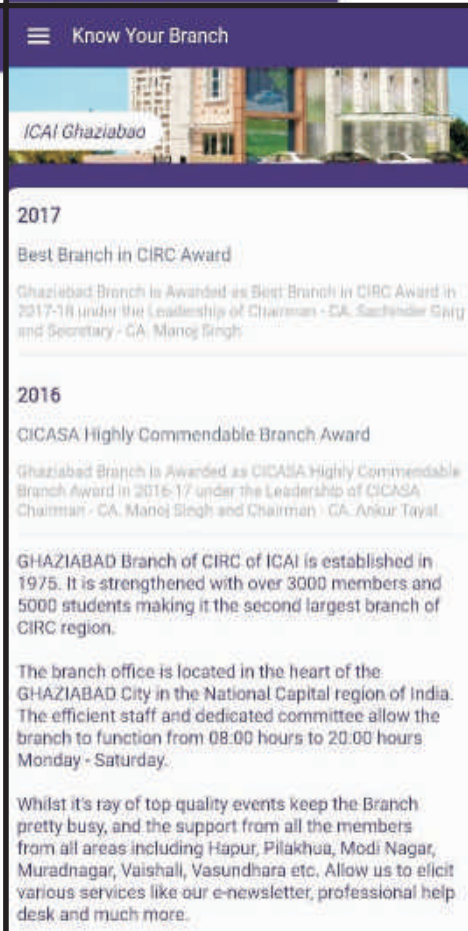
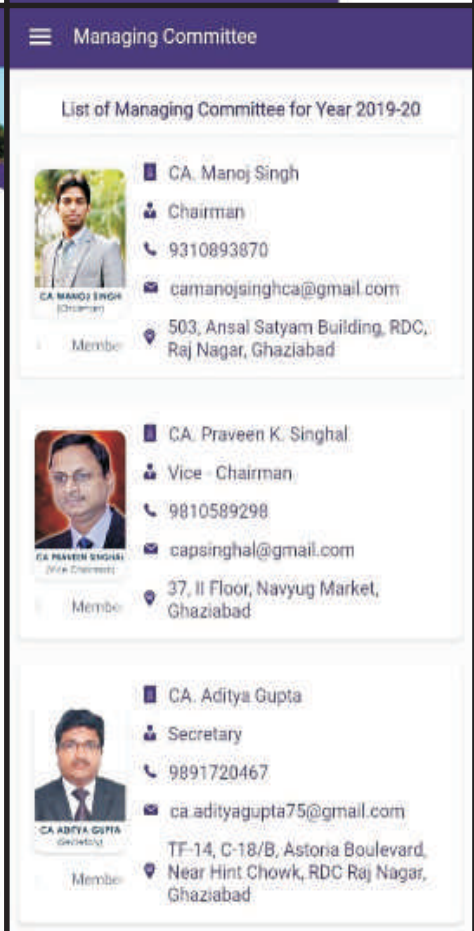
Regards:

CA. Manoj Singh

Chairman

ICAI Ghaziabad Branch

GHAZIABAD BRANCH OF CIRC OF ICAI

 <p>ICAI Ghaziabad A2e Web Solutions</p> <p>Uninstall Open</p> <p>What's new • Last updated 21-Aug-2019</p> <p>ICAI Ghaziabad - Application for Members / Students</p> <p>Your review</p> <p>CA. MANOJ SINGH ★★★★★ 21/08/19</p> <p>Best App for Professionals by Ghaziabad branch of CIRC of ICAI.</p> <p>Edit your review</p> <p>Developer contact</p> <p>Website Email ghaziabad@icai.org</p>	 <p>ICAI Ghaziabad Home</p> <p>CA. Manoj Singh camanojsinghca@gmail.com</p> <p>Home</p> <p>Professional Updates</p> <p>Branch Updates</p> <p>Know Your Branch</p> <p>Managing Committee</p> <p>Chairman's Message</p> <p>Past Chairman</p> <p>TEAM CICASA</p> <p>Events</p> <p>Photo Gallery</p> <p>Discussion Board</p> <p>E-Newsletter/PPT's</p>	 <p>ICAI Ghaziabad Home</p> <p>CA. Manoj Singh camanojsinghca@gmail.com</p> <p>Past Chairman</p> <p>TEAM CICASA</p> <p>Events</p> <p>Photo Gallery</p> <p>Discussion Board</p> <p>E-Newsletter/PPT's</p> <p>Birthdays</p> <p>Directory</p> <p>Complaints/Feedbacks</p> <p>Other Links</p> <p>Contact Us</p> <p>Privacy Policy</p>
 <p>Professional Updates</p> <p>Welcome Message 21 Aug 2019 Wednesday</p> <p>Ghaziabad Branch of CIRC of ICAI Welcomes you...</p> <p>As we all know, there are frequent changes in various laws, so we "The Chartered Accountants" n...</p> <p>Due date for GSTR-3B return for July 2019 has been extended L... 20 Aug 2019 Tuesday</p> <p>Disclaimer 15 Aug 2019 Tuesday</p> <p>Ghaziabad Branch of CIRC of ICAI is just sharing these Professional Updates. Please verify all these updates/informations at your level. Ghaziabad Branch of CIRC of ICAI is not responsible for any damage & loss incurred due to these updates to anyone.</p> <p>Overseas Campus Placement 07 Aug 2019 Thursday</p> <p>ICAI Organising "Overseas Campus Placement Drive" for Chartered Accountants and Accountants - 18th to 21st October, 2019 - Registration from 16th August, 2019 to 27th September, 2019</p>	 <p>Know Your Branch</p> <p>ICAI Ghaziabad</p> <p>2017</p> <p>Best Branch in CIRC Award</p> <p>Ghaziabad Branch is Awarded as Best Branch in CIRC Award in 2017-18 under the Leadership of Chairman - CA. Sachinder Garg and Secretary - CA. Manoj Singh</p> <p>2016</p> <p>CICASA Highly Commendable Branch Award</p> <p>Ghaziabad Branch is Awarded as CICASA Highly Commendable Branch Award in 2016-17 under the Leadership of CICASA Chairman - CA. Manoj Singh and Chairman - CA. Ankur Taysal.</p> <p>GHAZIABAD Branch of CIRC of ICAI is established in 1975. It is strengthened with over 3000 members and 5000 students making it the second largest branch of CIRC region.</p> <p>The branch office is located in the heart of the GHAZIABAD City in the National Capital region of India. The efficient staff and dedicated committee allow the branch to function from 08.00 hours to 20.00 hours Monday - Saturday.</p> <p>Whilst it's ray of top quality events keep the Branch pretty busy, and the support from all the members from all areas including Hapur, Pilakhua, Modi Nagar, Muradnagar, Vaishali, Vasundhara etc. Allow us to elicit various services like our e-newsletter, professional help desk and much more.</p>	 <p>Managing Committee</p> <p>List of Managing Committee for Year 2019-20</p> <p>CA. Manoj Singh Chairman 9310893870 camanojsinghca@gmail.com 503, Ansal Satyam Building, RDC, Raj Nagar, Ghaziabad</p> <p>CA. Praveen K. Singhal Vice - Chairman 9810589298 capsinghal@gmail.com 37, II Floor, Navyug Market, Ghaziabad</p> <p>CA. Aditya Gupta Secretary 9891720467 ca.adityagupta75@gmail.com TF-14, C-18/B, Astoria Boulevard, Near Hint Chowk, RDC Raj Nagar, Ghaziabad</p>

GHAZIABAD BRANCH OF CIRC OF ICAI

Chairman's Message



CA. Manoj Singh

Chairman
From the Desk of Chairman

Dear Comrades,

I take the opportunity to express my gratitude to almighty God, my parents, family and my nation for all that I do is to make them proud. The debt of all the members of ICAI who have supported me & invested faith in me is beyond what can be expressed in words or repaid. I can just respond with assurance that I will give my heart and soul to the expected responsibilities.

A tremendous performance in the leadership of CA Puneet Sakhuja ji is a Benchmark set for me, I need the support of my seniors, so in their guidance I can ensure that I take this branch to a level that justifies the benchmark.

In that regard, I have made 4 Pillars of Performance and effort for this year and strategically divided the plans.

Past Chairman

S.No.	Period	Name	Mem. No.
1	1975 - 1977	CA J C Khanna	00000
2	1977 - 1979	CA B K Kapur	004578
3	1979 - 1979	CA P C Jain	00000
4	1979 - 1980	CA B L Garg	00000
5	1980 - 1981	CA P K Jain	073275
6	1981 - 1982	CA V P Goel	00000
7	1982 - 1983	CA Ravi Kumar	013672
8	1983 - 1984	CA Anil Mittal	017093
9	1984 - 1986	CA Rakesh Gupta	087677
10	1986 - 1987	CA Ajay Kumar Goel	011930
11	1987 - 1988	CA V K Singhal	400488
12	1988 - 1989	CA M P Bhatnagar	070764
13	1989 - 1991	CA N Bhushan	070509
14	1991 - 1992	CA Ravi Kumar	013673
15	1992 - 1994	CA Ashok K Goel	0169131
16	1994 - 1995	CA D K Goel	072568
17	1995 - 1996	CA Dr Sunil Gupta	072193
18	1996 - 1997	CA Pawan K Goel	072209
19	1997 - 1998	CA N K Jain	401515
20	1998 - 1999	CA G C Agarwal	011438

TEAM CICASA

List of CICASA Managing Committee



CA Karan Garg
CICASA Chairman
9654875450
gargkaran07@gmail.com



CA Mansi Garg
CICASA Member
9899586667
camansigarg@gmail.com



Vipul Bagga
CICASA Vice Chairman
9958537615
baggavipul123@gmail.com



Vansh Miglani
CICASA Secretary
7503204108
vanshssdn@gmail.com

Events

- Information System Audit (DISA) Course
2019-07-19 to 2019-10-01 [Register](#)
- Literacy Kit and Charity Programme
2019-07-01 to 2019-07-20 [Register](#)
- Forensic Accounting and Fraud Detection (FAFD) Course
2019-07-19 to 2019-11-01 [Register](#)
- 73rd INDEPENDENCE DAY CELEBRATION PROGRAM ON Thursday, 15th August, 2019 AT Ghaziabad Branch Premises
2019-08-12 to 2019-08-15 [Register](#)
- Seminar on GST Annual Return, 2019 [Register](#)

Photo Gallery

August




July











Discussion Board

Discussion Board

Ask a Question

Frequently asked Questions
for Professionals in Law, Tax, Accounts, Finance

CATEGORIES

- Audit And Assurance and Accounting Standard
- Goods and Services Tax (GST)
- Accounts And Bookkeeping
- Bank Audit Help Desk
- Income Tax
- Company Law
- Rera

GHAZIABAD BRANCH OF CIRC OF ICAI

<h3>E-Newsletter/PPT's</h3> <ul style="list-style-type: none"> E-newsletter- CA Flyer March - April, 2019 E-newsletter- CA Flyer April - May, 2019 E-newsletter- CA Flyer May - June, 2019 E-newsletter- CA Flyer June - July, 2019 PPT CA Kuleep Sharma - GST Audit PPT CA. Nishchay Bajaj - GST Annual Return PPTs of CA Sanjay Aggarwal ji, Tax Audit. 	<h3>Birthdays</h3> <p>August</p> <p>22 People born on this day</p> <ul style="list-style-type: none"> Puneet Kumar Bansal 400472 Ashish Kumar Batta 095597 	<h3>Privacy Policy</h3> <p>ICAI Ghaziabad Privacy Policy</p> <p>We believe you should always know what data we collect from you.</p> <p><i>You should read this policy in full, but here are a few key things we hope you take away from it.</i></p> <p>PRIVACY POLICY: ANY PERSONAL INFORMATION THAT YOU PROVIDE US (INCLUDING ANY PROVIDED BY YOU IN CONNECTION WITH SETTING UP YOUR ACCOUNT) SHALL BE GOVERNED BY AND SUBJECT TO ICAI PRIVACY POLICY.</p> <p>INTELLECTUAL PROPERTY RIGHTS: ICAI MAY TERMINATE YOUR ACCESS TO ICAI MOBILE APPLICATION, IF WE HAVE REASON TO BELIEVE YOUR ACTIONS IN USING ICAI, INCLUDING ANY CONTENT UPLOADED BY YOU, INFRINGE THE COPYRIGHT, TRADEMARK.</p> <p>OWNERSHIP: ICAI PROTECTED BY COPYRIGHT, TRADEMARK, AND OTHER LAWS OF INDIA AND OTHER JURISDICTIONS. YOU MAY NOT REMOVE, ALTER OR OBSCURE ANY COPYRIGHT, TRADEMARK, SERVICE MARK OR OTHER PROPRIETARY RIGHTS NOTICES INCORPORATED IN OR ACCOMPANYING THE ICAI MOBILE APP.</p> <p>TERMINATION: ICAI MAY SUSPEND, DISABLE OR TERMINATE YOUR ACCESS TO ICAI APP OR ANY OF ITS FEATURES OR FUNCTIONALITIES AT OUR SOLE DISCRETION AND WITHOUT PRIOR NOTICE TO YOU, SHOULD YOU VIOLATE ANY OF THE TERMS HEREOF. WE WILL NOT BE LIABLE TO YOU OR</p>
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