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AT THE YEAR CONC BY 2024-25



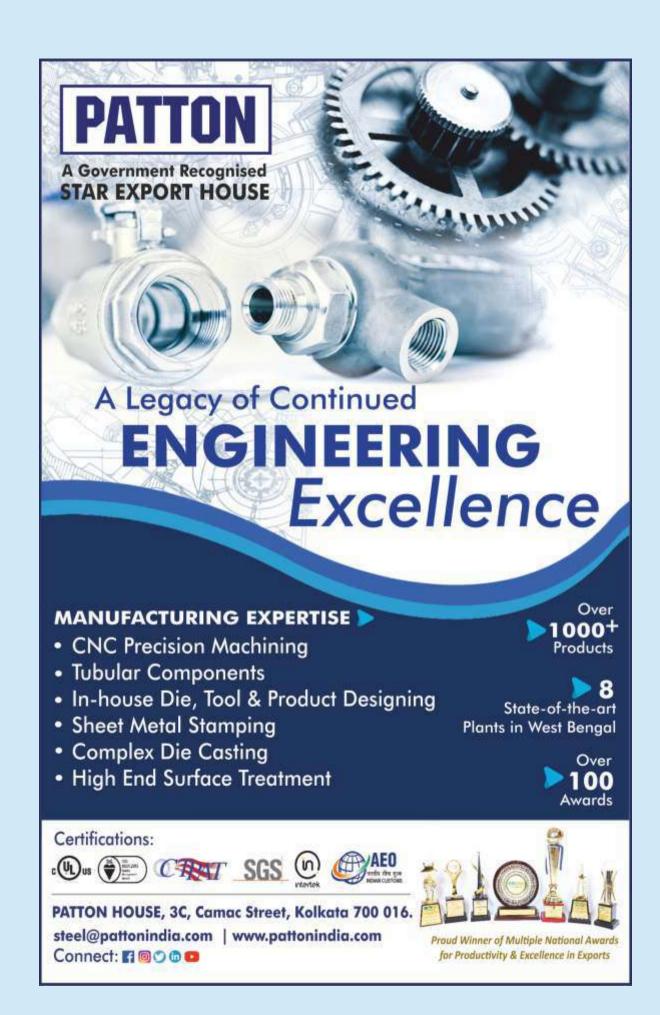
Calcutta Chamber of Commerce

18-H, Park Street, Stephen Court, Kolkata-700071

T + 91 33 4007 0758 | F + 91 33 2229 8236

E secretary@calcuttachamber.com

W www.calcuttachamber.com



President's Message

It has been a rare
h o n o u r a n d
privilege for me to
serve the Chamber as
President for the past
two years, supporting this

organisation in pursuing its mission to foster trade and business and to promote our members' business interests. I am honoured to continue the legacy of its dedicated past presidents. It has been a worthwhile journey.

The Chamber addressed concerns faced by industry and held events with varying content and scope in the interest of members. The events were mainly focused on economic, financial, national budget, labour laws, tax, stock market, diplomatic and other themes to offer members opportunities to discuss their own queries regarding current issues. We invited Mr. Rakesh Mohan, Hon'ble Member of the Economic Advisory Council to the Prime Minister, to share his vision on Viksit Bharat. The eminent economist suggested that the Centre should increase expenditure allocation for the health sector and strengthen the education system to 'develop' India by 2070. The Chamber also worked to address small business issues. Mr. Sundararaman Ramamurthy, Managing Director & CEO of BSE Limited, advised that small investors should opt for the mutual fund route. The Chamber organised a business meeting with H. E. Mr. Josel Francisco Ignacio, Ambassador of the Republic of the Philippines, to promote bilateral trade and economic relations between the two countries. A couple of other subjects of vital importance were also addressed.

India's impressive economic growth has ignited hopes of it attaining developed country status

by 2047. Achieving this vision requires a multifaceted approach that addresses economic, social, and environmental challenges while leveraging technological innovation and fostering inclusive growth. India's GDP doubled in the last 10 years, reaching \$4.3 trillion, a significant feat outpacing global growth. Reserve Bank of India (RBI) Governor Sanjay Malhotra said, "Today, India is counted among the five most developed countries in the world and very soon the country will become the third largest economy."

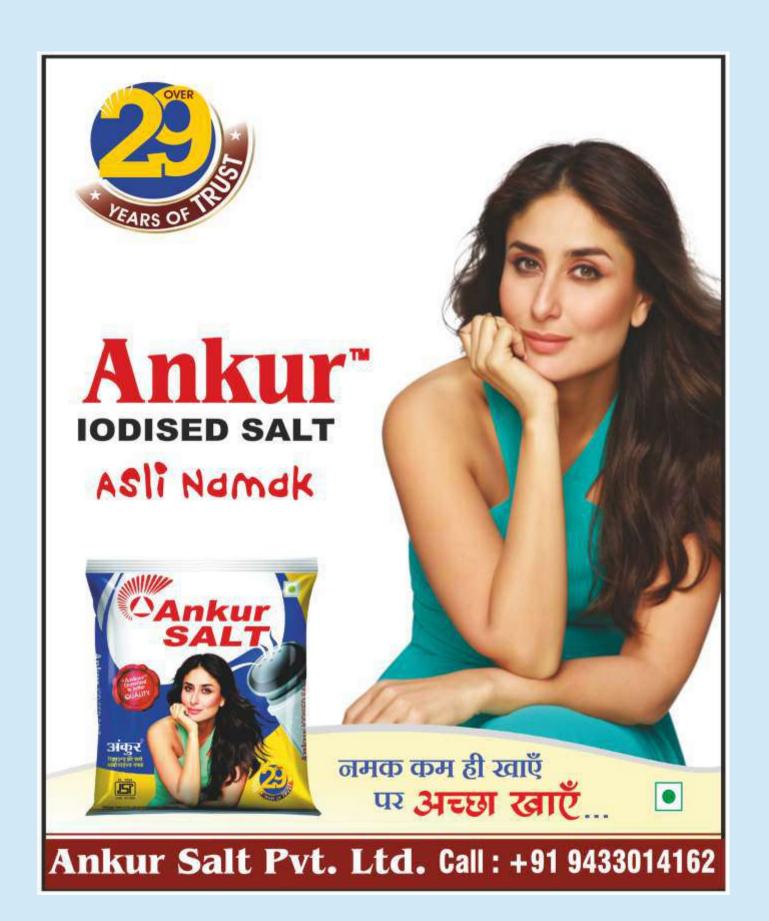
As I prepare to step down as president I am filled with gratitude. I am thankful for the extraordinary dedication and judgement of our Past Presidents. Their guidance and suggestions make the job of President much easier. A huge thanks to my fellow committee members and members in general — it's been an honour working alongside you and learning from each of you. I firmly believe no event can be a success without the partnership of our esteemed members. I must also express my gratitude and thanks to the media for their co-operation throughout the year. Finally, I would like to thank the Secretariat for their team spirit and support.

I have handed over charge of the Office of President to Mr. Anant Saharia and I wish him and other office bearers all the best to lead this institution. I wish the incoming Committee continued success.

I wish all the success to all of you and convey my greetings for the years to come.

Harrensey

Hari Shankar Halwasiya





Executive Committee Members for 2024-25 Office Bearers & Committee Members for 2024-25

Shri Hari Shankar Halwasiya

Shri Anant Saharia

Shri Annurag Jhunjhunwala

Shri Purushottam Agrawal

- President

- Sr. Vice President

- Vice President

- Vice President

Elected Members

Shri Brahmanand Agarwala

Dr. Mahesh Kumar Maheshwari

Shri Arun Laddha

Shri Ritesh Agarwal

Shri Rajat Agrawal

Shri Pramod Dayal Rungta

Shri Hemant Tibrewalla

Shri Rakesh Bhatia

Shri Ajoy Agarwal

Shri Surendra Kumar Sharma

Shri Hemant Marda

Shri Neeraj Agrawal

NOMINATED MEMBERS

Shri Anand Muskara

Shri Shyam Sunder Dey

Shri Puneet Keyal

Shri Champalall Baid Shri Nathmal Nevatia Shri Girish Ganeriwala

Special Invitees

Shri Ashok Pareek

Shri Akhilesh Kumar Jain

Shri Dilip Bansal

Shri Hariram Garg

Smt. Manjula Jain

Shri Vijay Kr. Chandak

Shri Prakash Chandra Pincha

Ms. Priyanka Chatterjee

Smt. Sarla Newatia

Shri Sandeep Kumar Soni

Shri Avinash Ladha

Shri Simarpreet Singh

Shri Saurabh Maheshwari



Past Presidents

(From 1830 to 2024)

Over the years, leading industry veterans have guided Calcutta Chamber's growth journey.

	Name	Year	Name	Year	
	Kishan Kumar Kejriwal	2022-23	H. C. Goenka	1968-69	
	Shailja Mehta	2021-22	J. C. Sharma	1966-67	
	Rajeev Maheshwari	2020-21	A. F. S. Mascarenhas	1964-65	
	Madhav Prasad Sureka	2019-20	J. C. Sharma	1962-63	
	Om Prakash Agarwal	2018-19	M. L. Bhartia	1960-61	
	Rajendra Khandelwal	2017-18	J. C. Sharma	1958-59	
	Dinesh Jain	2016-17	A. Phelps	1958	
	Pawan Kr. Agrawal	2015-16	P. E. Walde	1957	
	Shree Prakash Saharia	2014-15	A. Phillippou	1955-56	
	Raj Kumar Chhajer	2013-14	P. E. Walde	1953-54	
	Alka Bangur	2011-13	J. Morgan Jones	1951-52	
	Shyam Sunder Agrawal	2010-11	C. Ortner	1949-50	
	Sushil Kumar Agrawal	2008-10	C. E. Clarke	1947-48	
	Harsh Vardhan Patodia	2006-08	F. J. Read	1946	
	Manoj Mohanka	2005-06	C. E. Clarke	1944-45	
	Pradeep Sancheti	2004-05	A. D. Gillespie	1943	
	Satish Kr. Jhunjhunwala	2003-04	C. E. Clarke	1941-42	
	Purusottam Das Tulsyan	2001-03	H. R. Norton M.B.E	1940	
	Hemant Kanoria	1998-2001	K. A. Hamilton	1939	
	Basant Kumar Nahata	1997-98	F. J. Read	1937-38	
	Vinod Baid	1996-97	K. A. Hamilton	1935-36	
	Sushil Kr. Jhunjhunwala	1994-96	Mark Leslie	1934	
	Dr. (Ms.) Prabha Khaitan	1993-94	Geo Lander	1933	
	Mahesh Kumar Saharia	1991-93	C. H. Pratt	1932	
	P. M. Singhvi	1989-91	Mark Leslie	1930-31	
	Prabhat Kumar Jalan	1987-89	H. R. Norton M.B.E.	1929	
	S. K. Rajgaria	1986-87	G. F. Eatwell	1928	
	S. S. Swaika	1984-86	Chevr E. Peleti	1927	
	Basant Kumar Nahata	1982-84	J. Couper Davie	1926	
	B. K. Mohta	1980-82	J. F. Snaith	1925	
	Nand Kishore Jalan	1978-80	Trevor J. Phelps	1924	
	Hari Prasad Kanoria	1976-77	Jhon Cottle	1923	
	S. K. Maskara	1975	William Leslie	1921-22	
	Indra Chand Sancheti	1973-74	W. H. Phelps	1920	
	Nand Kishore Jalan	1970-72	Frank E. Bushby	1919	
			A		



Name	Year
J. H. Wigget	1917-18
C. F. Hooper	1916
Andres Gibb	1915
W. J. Bradshaw	1914
W. H. Phelps	1913
Wm. Smith	1912
E. C. Emerson	1911
R. Anderson	1910
E. J. Breakwell	1909
J. S. Harris	1907-08
Wm. Smith	1906
W. G. Grice C.I.E.	1905
E. B. Eden	1903-04
FA. Larmour	1901-02
W. J. Bradshaw	1900
H. Elworthy C.I.E.	1899
Donald Mcgregor	1898
T. W. Spink	1896-97
E. F. Longley	1894-95
A. H. Wallis C.I.E.	1893
W. T. Spink	1892
J. G. Womack	1891
H. T. Ottewill	1890
A. Action	1889
H. W. Hallette	1888
J. G. Womack	1887
H. Pratt	1886
C. F. Larmor	1885
A. H. Wallis C.I.E.	1884
H. Pratt	1883
D. J. Zemin	1882
Geo Irving	1881
J. E. Caithness	1880
C. J. Brookes F.R.G.S.	1878-79
F. Mcalpin	1877

Name	Year
Fredk Jennings	1876
Robert Alladrice	1874-75
J. B. Knight C.I.E.	1873
T. W. Brookes	1872
Bouchton Newman	1871
Charles Kelvey	1870
F. F. Wyman	1869
J. C. Bowerman	1868
Gordon Robb	1867
Charles Lazarus	1866
Jhon Mackintosh	1865
J. B. Knight C.I.E.	1863-64
Fredk Jennings	1861-62
G. F. Remfry	1860
W. Payne	1858-59
W. Roberts	1856-57
R. S. Loley	1855
W. Roberts	1852-54
W. Spink	1851
C. J. Pittar	1849-50
J. P. Parker	1847-48
R. C. Lepage	1845-46
Henry Burkinyoung	1844
G. F. Remfri	1843
R. J. Cattey	1842
Henry Burkinyoung	1841
G. F. Remfri	1840
C. Shearwood	1840
W. Turner	1839
Samuel Smith	1838
R. Scott Thomson	1837
F. H. Burkinyoung	1836
Alex Rogers	1834-35
F. H. Burkinyoung	1832-33

Samuel Smith

1830-31



Chairman & Co-Chairman of Standing Committees 2024-25

Name of the Standing Committee

Banking, Finance & Economic Affairs
Investors Advisory & Insurance

Taxation - Direct & Indirect - GST Compliance and Company Law

Legal, Consumer Affairs & Member's Grievance, Arbitration

Excellence & Award

Agriculture Plantation & Rural Development

Membership & Development

Education & Skill Development

Industry, MSME and Trade & Commerce

Chairman

Shri R. K. Chhajer

Co-Chairman

Shri Madhav Sureka

Shri Madhav Sureka

Co-Chairman

Shri P. D. Rungta

Shri Pradeep Sancheti

Co-Chairman

Shri Anant Saharia

Shri M. K. Saharia

Co-Chairman

Shri B. K. Nahata

Shri S. P. Saharia

Co-Chairman

Shri Anant Saharia & Ms. Shailja Mehta

Shri Purushottam Agrawal

Co-Chairman

Dr. M. K. Maheshwari

Shri K. K. Kejriwal

Co-Chairman

Shri Simarpreet Singh

Shri R. K. Chhajer

Co-Chairman

Shri S. P. Saharia

Chairman & Co-Chairman of Standing Committees 2024-25



Health, Hygiene & Public Affairs	Shri Rajendra Khandelwal

Co-Chairman

Shri Ritesh Agarwal

Real Estate, Urban Development Shri H. V. Patodia

Co-Chairman

Shri Surendra Sharma

International Trade & Relations Shri Mahesh KumarSaharia

Co-Chairman

Shri Anant Saharia

Seminar & Workshop Shri Anant Saharia

Co-Chairman

Shri Annurag Jhunjhunwala

Tourism and Delegation Shri Hemant Marda

Co-Chairman

Shri Puneet Keyal

Information Technology Shri Annurag Jhunjhunwala

Co-Chairman

Shri Saurabh Maheshwari

Press and Media Shri K. K. Kejriwal

Co-Chairman

Shri Piyush Doshi

CCC Ladies Forum Smt. Manjula Jain

Co-Chairperson

Smt. Swati Saraf

Shri M. P. Sureka

Co-Chairman

Shri P. D. Rungta

A look at the year gone by 2024-25 Calcutta Chamber of Commerce A look at the year gone by 2024-25 Calcutta Chamber of Commerce

Finance (Chamber)



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193rd AGM Business Session



Business Session of 193rd Annual General Meeting

In an Annual General Meeting (AGM), the President typically presents the previous year's performance, the Audited Balance Sheet, and oversees the appointment of the auditor. This is a standard part of the AGM agenda. It's a key event for members to engage with the chamber's leadership and gain insights into its activities and direction.

The Business Session of the 193rd AGM took place on 27th September 2024, at the Chamber Conference Room.

The President presented the Annual Report for 2023-24. He highlighted the sessions organised across sectors and presented the financials and audited accounts for the financial year 2023-24. Shri B. K. Nahata, Past President, declared that the same Office Bearers would continue and announced the names of the elected members for the year 2024-25.



Mr. K. K. Kejriwal, Past President felicitating President Mr. H. S. Halwasiya.

Mr. Annurag Jhunjhunwala,

Vice President.







Ar. K. K. Kejriwal, Past President presenting bouquet to Mr. Purushottam Agrawal, Vice President.





Mr. H. S. Halwasiya, President addressing the business session.



AGM is in progress.



Office Bearers of the Calcutta Chamber of Commerce.





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Economic Affairs



Mau 30

Vision for Viksit Bharat

Shri Rakesh Mohan, Hon'ble President Emeritus and Distinguished Fellow at the Centre for Social and Economic Progress, and Member of the Economic Advisory Council to the Prime Minister, was the Guest of Honour.

Mr. Rakesh Mohan, former Deputy Governor of the Reserve Bank of India and a member of the Prime Minister's Economic Advisoru Council, stated, 'To increase exports, which is one of the components of economic development. India should look at Asian countries'. In the next 20-25 years, 40-50 percent of growth is expected to come from Asian countries. Mohan remarked. *whatever we do, we compare ourselves with the Western world. It has become our tradition to look at Western countries in every field. It should be noted that the Western economy is declining. Asia is set to become the centre of economic development in the next 20-25 years.'

Although India's service sector is growing at a rapid rate, Emeritus Mohan, President of the Centre for Social and Economic Progress. expressed disappointment with the slow pace of the manufacturing sector. He said, 'It is certainly a joy that the country's service sector is growing rapidly. However, for the overall growth of an economy,

the development of the manufacturing sector is essential. The growth of India's manufacturing sector is very poor.' When a country develops, its services and manufacturing sectors grow in tandem. leading to a reduced dependence on agriculture. This scenario is not evident in the case of India, he noted. In his words, 'As long as the industrial sector does not grow well, we will not see higher growth overall. This is the biggest challenge facing India. Suitable land for industry and its high price are creating obstacles in this regard.

"However, Mohan stated that infrastructure projects like the railwau's dedicated freight corridor and the Golden Quadrilateral will pave the way for the country's progress. He said. "If the marginal areas of the country are connected by road in the next 20-30 years, it will aid in the development of the overall economu."

The eminent economist has suggested that the Centre should increase the expenditure allocation for the health sector and strengthen the education system to 'develop' India by 2070. He mentioned that if the country is to be developed, more meetings of elected representatives at both the Centre and state level will be necessaru.



Mr. Annurag Jhunjhunwala, Vice President Felicitating Dr. Rakesh Mohan making his presentation on the status of Dr. Rakesh Mohan, Hon'ble Member, Economic Advisory Council to the Prime Minister.



the Indian economy and the prescription for Viksit Bharat.



Mr. Hari Shankar Halwasiya, President delivering his



Mr. R. K. Chhaier, Past President speaking on the theme of the session and introducing Dr. Rakesh Mohan, Hon'ble Member, Economic Advisory Council to the Prime Minister.



Mr. Anant Saharia, Sr. Vice President proposing vote of



A glimpse of the gathering.



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Economic Affairs







Sr. Practicing Chartered Accountant analyzing the final points of Direct Taxes.



Mr. Rajat Agrawal, Sr. Committee Member felicitating Mr. Rishabh C. Kothari. President The Hindusthan Club



Mr. Hari Shankar Halwasiya, President delivering his welcome speech.

Union Budget 2025-26 and its Impact on Economy

Mr. Rishabh C. Khothari, CEO, CKC Fragrances and Flavours Pvt. Ltd., President, The Hindusthan Club and CA Krishna Kumar Chhaparia, Practicing Chartered Accountant were the Guest of Honour at the Session.

Mr. Rishabh C. Kothari, in his address, said, "The Union Budget 2025 strikes a balance between fiscal prudence and economic stimulus." The increased income tax relief for the middle class will boost consumption. The focus on infrastructure, manufacturing, and FDI liberalisation is a positive step towards long-term growth and job creation. The government's commitment to reducing the fiscal deficit while prioritising inclusive development reflects a responsible approach. Overall, it is a forward-looking budget that lays a strong foundation for sustained progress. Mr. Kothari emphasised that one needs to be discerning about the inflationary effects of the budget. He noted that consumer spending in cities and rural areas can differ. City dwellers will be spending on necessities, while rural residents may opt for more savings. He appreciated the budgetary provision to promote MSMEs and Startups. Mr. Kothari stated that various provisions in the budget are growth-oriented, but one must recognise the complexities and challenges during the implementation of the budget.

Mr. Krishna Kumar Chhaparia, in his address, highlighted various provisions in the budget for promoting MSMEs and Startups. Mr. Chhaparia spoke in detail about the introduction of the New Income Tax Bill in Parliament and changes to GST rules. Mr. Chhaparia emphasised the merger and amalgamation provisions in the budget. He presented an analysis of the Union Budget as an analysis of the Corporate Balance Sheet in a unique style. The decriminalisation of various provisions of Income Tax laws will significantly benefit taxpayers.



Mr. Annurag Jhunjhunwala, Vice President proposing vote of thanks



Mr. Rishabh C. Kothari, CEO. CKC Fragrances and Flavours Pvt. Ltd. giving overview of the Budget and its impact on different sectors.



Sr. Committee Member presenting memento to Mr. Krishna Kumar Chhaparia, Sr. Practicing Chartered Accountant.



Mr. M.P. Sureka Past President and Chairman, Tax Committee speaking on the theme of the session.



Economic Affairs



2025 January 16

Traditional Investing VS

Dynamic Investing

- A new Paradigm

Mr. SandeepTandon, Founder & Chief Investment Officer, Quant Mutual Fund was the Guest of Honour.

Mr. SandeepTandon, in his address, stated that in the evolving socio-cultural and economic scenario, investing in flexible return financial products is a better option than traditional financial products like fixed deposits or real estate. Mr. Tandon advised that one should plan their short, medium, and long-term investments, taking into account their short, medium, and long-termlife objectives and needs.

In the financial market, a wide range of flexible return financial products is available. Mr. Tandon recommended that one should conduct proper analysis before investing. When investing in any high-return flexible financial product, various risk factors should also be considered.



Mr. Sandeep Tandon analyzing the importance of risk assessment and risk tolerance in mutual fund.



Mr. Dinesh Jain,
Past President delivering
his welcome speech.



Mr. Rakesh Bhatia, Sr. Committee Member presenting memento to Mr. Sandeep Tandon, Founder & Chief Investment Officer, Quant Mutual Fund.



Mr. Annurag Jhunjhunwala, Vice President introducing the speaker of the session.



Mr. Anant Saharia, Sr. Vice President proposing vote of thanks.

10

A look at the year gone by 2024-25

Calcutta Chamber of Commerce A look at the year gone by 2024-25

Calcutta Chamber of Commerce

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E-mail: surekam@mpsurekaco.com

MSME Development



Understanding The SME IPO

2025

April 24

Mr. Sundararaman Ramamurthy, Managing Director & CEO, BSE Limited was the Guest of Honour.

Stressing the need for investor awareness and responsibility, BSE Managing Director and CEO Sundararaman Ramamurthy said that regulations alone can't protect investors if they do not take adequate precautions, while investing. "You trade what you understand, and you understand what you trade — if you don't do that, you have a problem," Ramamurthy said, urging investors to be vigilant and informed. He criticised the tendency of investors to rely on hearsay rather than due diligence. On regulatory expectations, the BSE chief remarked that there is a general perception that regulators are blamed when investors lose money, but when markets do well the same person praise their own knowledge.

"If you don't want to safeguard yourself, no amount of regulation can save you. Be alert," he stressed. Addressing the issue of retail participation, Ramamurthy advised that

small investors who are not market experts should opt for the mutual fund route — and even then, they should avoid thematic funds and instead choose broad-based mutual funds or large-cap funds to diversify risk. He also encouraged women and the youth to begin investing early in their careers. Highlighting the potential of India's SME sector, the BSE CEO pointed out that only about 40 companies from this region are currently listed on the stock exchange, while the actual potential could be well over 1.000. He urged more small and medium enterprises to consider listing as a viable route to raise funds and grow their business and unlock their potential. Responding to a question on possible manipulation in SME listings, Ramamurthy acknowledged that frauds such as pump-anddump schemes could not be ruled out entirely even if regulators and stock exchanges are vigilant. He said that BSE was deploying AI and large language models on trial for initial scanning of IPO documents to detect areas of concern.



Mr. Hari Shankar Halwasiya, President addressing the gathering.



Mr. Sundararaman Ramamurthy, Managing Director & CEO, BSE Ltd. providing in depth overview of the BSE Ltd. and its role in facilitating IPO listing.



Mr. Annurag Jhunjhunwala, Vice President making his introductory remarks.



Mr. Purushottam Agrawal, Vice President felicitating Mr. Sundararaman Ramamurthy, Managing Director & CEO, BSE Limited.



Mr. Anant Saharia, Sr. Vice President proposing vote of thanks.



A Section of the gathering.

Calcutta Chamber of Commerce A look at the year gone by 2024-25

Calcutta Chamber of Commerce



Taxation



TDS Laws You Must Know -Directly from the Top TDS **Authorities**

Mr. Mayank Priyadarshi, IRS, Chief Commissioner of Income Tax (TDS), Kolkata and Dr. Raghuveer Madanappa, IRS, Commissioner of Income Tax (TDS), Kolkata were Guests of Honour.

Mr. Mayank Priyadarshi, Chief Commissioner of the Income Tax Department, Kolkata Zone, said, 'The new tax code that the central government is introducing for income tax, in which the rules for tax deduction at source or TDS are being significantly eased. The rules related to TDS are set to be halved. He stated "As far as we know the number of words in the rules related to TDS has been reduced from 14,000 to 7,000." As a result, he claimed that it will be much easier to comply with the rules or regulations of income tax. The Chief Commissioner further remarked, "Just as changes have been made in the income tax structure, tax rates have been altered in the interest of taxpayers; similarly, the TDS rate has also been modified and simplified. In some instances, the rate has been reduced from 1 percent to 0.1 percent."

He claimed. "The Income Tax Department is considering further measures to simplify the TDS rate and rules. Where TDS used to account for 30 percent of the total tax collected 10 years ago, it has now risen to 45 percent. He asserted that an increasing number of transactions have been brought under TDS in recent years. As a result, the number of legitimate transactions has also increased, he stated. The Chief Commissioner further remarked. "The number of legitimate transactions has risen due to the GST and TDS system."

Dr. Raghuveer Madanappa, Commissioner of Income Tax (TDS), clarified in his presentation that the provisions of TDS will undergo significant changes that will be applicable from April 2025. It was proposed to enhance the threshold limits for various TDS sections for both individuals and businesses. The threshold for TDS on interest received by senior citizens was increased to Rs 1 lakh from the previous limit of Rs. 50,000. Dr. Raghuveer Madanappa added, 'Similarly, the thresholds for rent and commissions were also increased.



Mr. Mayank Priyadarshi, Chief Commissioner of Income Tax (TDS) Kolkata speaking on the efficacy of TDS framework in securing revenue.



Dr. Raghuveer Madanappa, Commissioner of Income Tax (TDS), Kolkata making his presentation on current changes in TDS framework post Income Tax bill in 2025.



Mr. Anant Saharia. Senior Vice President delivering his welcome address.



Tax Committee & Sr. Executive Committee Member speaking on the theme of the session.



Mr. Annurag Jhunjhunwala, Vice President proposing vote of thanks.



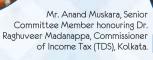
A section of the Audience



Tax Committee felicitating Mr. Mayank Priyadarshi, ncome Tax (TDS) Kolkata

Mr. Madhay Prasad Sureka

Past President & Chairman





Taxation



GST - KEY Issues in Return Filing

Mr. Avijit Kumar De, Assistant Commissioner, CGST & CX, Pr. CCO, Kolkata Zone, Department of Central Goods and Services Tax & Central Excise, Govt. of India and CA Shivani Agarwalla, Chartered Accountant, GST Expert, National Faculty, GST, ICAI were the Guests of Honour.

Mr. Aviiit Kumar De emphasised the importance of compliance and adherence to correct procedures in GST return filing. He noted that while it is the taxpayer's responsibility to ensure timely and accurate submissions, it is equally the department's duty to conduct lawful scrutiny of returns. He indicated that the session would examine common issues related to return filing. departmental scruting, and possible challenges during audits and investigations. He engaged the audience with an overview of procedural errors, audit preparedness, and practical compliance strategies. Mr. De also assured attendees of his willingness to respond to their concerns and provide practical guidance to navigate routine interactions with GST authorities.





KEY ISSUES IN RETURN

Mr. M. P. Sureka Chairman. Tax Committee & Past President introducing the speakers of the session





Mr. Avijit Kumar De, Assistant Commissioner elaborating on the different facets of GST returns.



CA Shivani Agarwalla, Practicing Chartered Accountant speaking on the challenges faced during returns.

CA Shivani Agarwalla offered an overview of the complexities within the GST regime, which, despite being envisioned as a "Good and Simple Tax", still presents challenges in interpretation and application. She outlined the transition from excise and service tax to GST's supply-based taxation and highlighted areas such as retrospective amendments, judicial decisions, misclassification issues and on the spot recoveries. She concluded by encouraging businesses to be well-versed in their legal rights. including the right to a fair hearing under the CST law.



A section of the

Mr. Anant Saharia. Sr. Vice President proposing vote of thanks.

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Labour Laws



Session on -"New Labour Codes: Changes and impact" with esteemed speaker and expert in labour laws, CA Vivek Agarwal

CA Vivek Agarwal, Expert in Labour laws & Guest faculty for ESIC, Regional Office, Kolkata was the Guest of Honour.

CA Vivek Agarwal highlighted how the codes will reshape employer-employee relationships and human resource management. Key reforms include a standardised wage definition, social security for gig and platform workers, a potential four-day work week with a 48-hour cap. enhanced workplace safety, and higher retrenchment thresholds. The codes are expected to be implemented gradually, starting with large companies. The Wage Code ensures minimum wages, timely payments, and equal remuneration. The Industrial Relations Code governs trade

unions, strikes, and employment terms. The Social Security Code extends benefits like PF, ESI, and gratuity to gig workers, while the Occupational Safety Code prioritises employee welfare and safe working conditions. The codes mandate that basic pay constitutes at least 50% of CTC, increasing PF and gratuity contributions, which may reduce take-home salaries but boost retirement benefits. Employers have to adjust salary structures, impacting tax and benefits. These reforms empower employees and employers, strengthen rights, and support India's vision of Viksit Bharat by 2047.







Mr. Hari Shankar Halwasiya, President delivering his welcome address.



Mr. Purushottam Agrawal, Vice President felicitating CA Vivek Agarwal, Expert in Labour laws & Guest faculty for ESIC, Regional Office, Kolkata.



Dr. M. K. Maheshwari, introducing the speaker of

A look at the year gone by 2024-25



Mr. P. D. Rungta, Sr. Committee Member, making his introductory remarks



Mr. Anant Saharia, Sr. Vice President proposing vote of thanks.



International



Special Session on February 06 Promoting India - Philippines Partnership



Mr. Hari Shankar Halwasiya, President delivering his welcome speech.



H. E. losel Francisco Ignacio. Ambassador of the Republic of Philippines in India deliberating on the Indo-Philippines economic and strategic relations.



Mr. Mahesh Kr. Saharia, Hony. Consul of the Republic of Indonesia in Kolkata and Past President making his introductory remarks and moderating the session.

H. E. Mr. Josel Francisco Ignacio, Ambassador of the Republic of Philippines in India was the Chief Guest and the Guests of Honour were Mr. Deepak Kumar Khemka, Hony. Consul General, Republic of Philippines in Kolkata, Ms. Melissa Telan, Third Secretary and Vice Consul of the Embassy of Philippines in India and Mr. Eugenio C. Elevado, Ir., Commercial Counsellor of the Embassy of Philippines in

H. E. Mr. Josel Francisco Ignaciosaid he was very pleased to attend two day Bengal Global Business Summit 2025 in Kolkata as well as explore scope and opportunities of doing business with various corporate houses in West Bengal. Philippines and West Bengal can promote cooperation and collaboration in development of fisheries industry. especially tuna fish industry. Philippines is interested to import fish meal from West Bengal as well as other parts of India which is used as fertilizers in agriculture.

Philippines issue e-Visa to Indians and it is fully operational and any Indian can apply for e-Visa from anywhere in India. Philippines is interested to welcome Indians tourists. Around May, 2025 direct flight between India-Manila route is expected to begin which will be operated by Air India has stated by H. E. Mr. Josel Francisco Ignacio.

Philippines and India have relationship based on shared values such as vibrant, democratic polity, pluralistic society, rule of law, and independent judiciary, free space and the wide spread use of the English language.

Philippines has recently taken over the three-year rotating "Country Coordinator-ship" of ASEAN India relations. Philippines appreciates India's recognition of ASEAN Centrality. India and Philippines multi-dimensional defence cooperation is deeping with sell of Brahmos missiles by India to Philippines.

India's act east policy initiative in 2014 boosted the relationship with Philippines as well as diversified into political security, trade and industry and people to people relation. With evolving security needs of Philippines - India cooperation in areas of foreign policy, security, defence, trade, finance, tourism, health, agriculture, people to people relations and culture are expected to deepen and strengthen.



Ms. Melissa Telan. Hon'ble Third Secretary and Vice Consul of the Embassy of Philippines in India making her presentation on the commercial and bilateral prospects between two countries.



A section of the gathering.



Mr. Hari Shankar Halwasiya, President presenting memento to H.E. Josel Francisco Ignacio, Ambassador of the Republic of Philippines in India.



Mr. Eugenio C. Elevado, Jr., Commercial Counsellor of the Embassy of Philippines in India remarking on the growing businesses between Philippines and India



Mr. Anant Saharia, Sr. Vice President proposing vote of thanks



Mr. Annurag Jhunjhunwala, Vice President honouring Mr. Deepak Kumar Khemka, Hony. Consul General of the Republic of Philippines in Kolkata.



Mr. Deepak Kumar Khemka, Hony. Consul General Consulate General of the Philippines in Kolkata pronouncing on the visa issues and ease of tourism opportunities in Philippines.



Mr. Anant Saharia Sr. Vice President honouring Ms. Melissa Telan, Hon'ble Third Secretary and Vice Consul of the Embassy of Philippines in India.



Mr. Purushottam Agrawal, Vice President felicitating Mr. Eugenio C. Elevado, Jr., Commercial Counsellor of the Embassy of Philippines in India.





A look at the year gone by 2024-25

Lifestyle Exhibition



"MINERVAS" powered by Women

August 02







of the third iteration of a distinctive art and lifestyle exhibition, 'MINERVAS', held under the auspices of the Calcutta Chamber of Commerce Ladies Forum (CCCLF) and Calcutta Chamber of Commerce. This initiative, meticulously orchestrated by women for women, aims to promote the cause of female entrepreneurship.



Approximately thirty women entrepreneurs participated, showcasing an extensive array of lifestyle products, including gemstones and jewelry, aromatic candles, women's fashion apparel, leather goods featuring a wide selection of ladies' bags, mobile phone carriers, food items, utility household products, wedding photography, pranic healing services, wellness offerings, gifts, and more. A notable highlight of this Business-to-Consumer (B2C) meeting was the presentation of a diverse range of products crafted by marginalized women from the Sundarbans region. The Hyde & Chiique brand, engaged in the manufacture and export of leather goods, displayed an exclusive collection of leather items such as purses, bags, and mobile phone carriers. Furthermore, the Bono Bondhu Parishad Mahila Samiti Kolkata Chapter showcased various edible products, textiles, and other goods produced by tribal communities. This B2C meeting provided an exceptional platform for women entrepreneurs to market their offerings in anticipation of the Rakshabandhan and forthcoming festival seasons, including Ganesh Puja, Durga Puja, and Diwali. Consequently, the B2C meeting unveiled new prospects for numerous women entrepreneurs.





Calcutta Chamber of Commerce A look at the year gone by 2024-25 Calcutta Chamber of Commerce



TEA PLANTATION, RUBBER PLANTATION, TEA EXPORT & AGRO FARMS

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CCCLF



₂₀25 January 19

BRC Tata Structura Marathon







Around 30 members and friends of CCCLF participated in the BRC Tata Structura Marathon.

The air was crisp and cool, the ambience and landscape mesmerising.

There was a lot of music and warming up before the run.

Breathe-Relax & Recharge









A day out for CCCLF Members to Vedic Village hosted by Vice Chair Person Ms. Swati Saraf.

A wonderful day out... reliving childhood through eating, playing, dancing, joking, serving, and above all, bonding and getting to know each other closely. The picnic was an absolute delight, filled with laughter, fun, and unforgettable moments. The winter sunshine and cheerful atmosphere set the tone for an amazing day. Every member present took part in the exciting games, from the Matka races, Spoon Lemon race, three-legged race to musical chairs, Bollywood

Housie, and Balloon game, making the experience even more thrilling. The music added to the joy, as everyone danced their hearts out, letting go of all worries. The highlight of the picnic was the delicious food from Sage Café, owned by SonalAthwani, freshly prepared. The combination of fun activities, energetic dancing, and tasty food made the day truly memorable. It was a refreshing break, leaving everyone with cherished memories and broad smiles



CCCLF

CCCLF





Celebrating International Women's Day -Know Your Rights







It was a brilliant session conducted by Advocate Debolina Roy Chowdhury - who came across as a powerful blend of being both a highly knowledgeable lawyer and a compassionate human being! A basic tenet of true empowerment is having correct knowledge about one's rights as well as responsibilities... this becomes all the more relevant and important when it comes to legal rights - everyone had a very engaging and interactive session with Advocate Roy Chowdhury - as they delved into the various nuances and intricacies of the law.











The "Meet and Greet" provided a platform for the existing members to "meet" and "greet" not only each other - but also extend a warm welcome to new members! The CCC LF family just got bigger as women achievers across diverse fields joined in - adding further sheen to this already highly educated; erudite and established group of empowered ladies!! all were happy to hear the success story from Ms Poonam Bindal - as she took them through her journey as a women entrepreneur - they were impressed to learn how she dabbled into a field traditionally reserved for men and has emerged a winner! This was followed by new members

introducing themselves - and as they did so a kaleidoscope of talent unfolded before the members!

Senior CCC LF members Ms Chayanika Bhivanawalaji and Ms Indrani Gangulyji spoke about their projects focussed on literacy among tribal children - many members had been inspired to join this project and lent a hand towards progress and empowerment of the society in general - which in fact is the underlying aim of CCCLF - to lead by example-be the change we want to see in others!!



Happiness and Mental Health Workshop

Be and Make-Be the Change and Make the Change at Pandua Radharani Girls High School, Hooghly organized in association with WICCI Mental Health Council West Bengal Forum.







The session focussed on addressing a growing concern among students — mobile addiction, excessive screen time, and the increasing influence of digital content such as reels. Through interactive discussions, students reflected on their own screen usage and how it impacts their concentration, studies, and overall well-being. Recognising the need for positive engagement, we, along with the support of the school

teachers, initiated a Hobby Club, encouraging students to invest their free time in activities they are passionate about — meaningfully reducing screen time. We extend our sincere thanks to Headmistress Ms. Debalina Das and the entire school team for their active support. Together, we aim to nurture healthier habits and a brighter future for every child.



Celebrating World Hypertension Day

"Measure Your Blood Pressure, Control It, Live Longer!" Talk on: "Approach to Basic Life Support" organised in association with Apollo Clinic







The workshop focused on the importance and relevance of layperson CPR (Cardiopulmonary Resuscitation) and its impact on the revival of Out of Hospital Cardiac Arrest (OHCA) victims. It was indeed very heartening to witness the enthusiastic participation of all present at the event,

including the clinic staff. Hands-on chest compression practice was undertaken by almost all participants. As an emergency physician, Ms. Sudarshana Ganguly facilitated this session, connecting with the members and sharing knowledge that not only empowers but also saves lives.



CCCLF

CCCLF

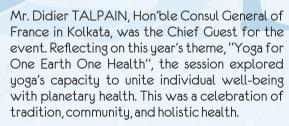




International Day of Yoga 2025

Observance of the International Day of Yoga 2025 with "Cultural Rhythms & Yoga Flow" with Indian Museum, Kolkata

















Celebrating the spirit of women

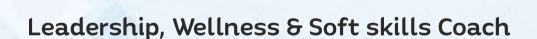
















Shraddha Prasad is an accomplished Leadership, Wellness & Soft skills Coach, a mental conditioning expert. The session was truly informative with a lot of takeaways.





A look at the year gone by 2024-25

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Calcutta Chamber of Commerce A look at the year gone by 2024-25



Celebration





Celebrating International Women's Day -Icons of Change - Masters of Resilience

Ms. Mona Sengupta, Founder Director, AHAVA Communications and CA Shivani Agarwalla. Six Time Women World Champion - Kettlebell Sports were the panelists and the Moderator of the Session was Dr. Tania Chakravertty, Dean of Student Welfare, Diamond Harbour Women's Universitu.

The discussions centred on how continue to evolve as powerful forces of change and resilience, overcoming personal and professional obstacles to emerge as icons of change. The event served as a platform for recognizing the power of women's leadership and the impact of their resilience in shaping a more inclusive future.

Ms. Anindita Roy, Co-Founder, BE and MAKE (for the education of a tribal girl child) was presented a token amount to further promote her welfare activities including educating tribal girls.

Ms. Mona Sengupta & Ms. Shivani Agarwalla spoke about their happy childhood and growing up period as well as continuous support of parents and other family members including their life-companions in their achievements and success stories of life.

Ms. Shivani Agarwalla stated that Kettlebell sport is essentially a weightlifting sport. It originates from Russia but is now played as a competitive sport all over the world. She represents India and recently won a gold medal in Belgium. She believes that for someone who has never participated in a single sport, even during school or university, being

India's reigning Kettlebell queen not once, but six times, is quite an achievement. In addition to hard work, she attributes her success to good parenting and effective mentorship. She is a practising chartered accountant because lifting kettlebells does not pay her bills. She comes from a happy family and is married to a happy person.

Ms. Mona Sengupta mentioned that she grew up at a time when there was no television, no internet, and the only entertainment was school sports. She learned to play the piano and attended French classes. She stated that books were everywhere in her house, as her father instilled in her a deep love for reading. She purchased books from the Oxford book stall and began reading, eventually realising that she was an extrovert. Having many friends and reading brought her immense pleasure, joy, companionship, and

After graduating with English honours from Loreto College, she completed a double Master's degree at Leicester University and the University of Birmingham, transitioning from English to Social Science, which were significant achievements. She returned to India and joined The Statesman, subsequently moving to The Telegraph, marking an incredible journey. She then headed marketing and events for Apeejay Oxford Bookstores for five years, which was a dream assignment. In 2012, she established Ahava Communications and decided to undertake innovative and engaging work with various age groups in the citu.



Dr. Tania Chakravertty, moderating the panel discussion on Icons of Change - Masters of Resilience.



CA Shivani Agarwalla describing her challenges & triumphs in the Kettlebell Sports.



Ms. Mona Sengupta, sharing her experiences

Celebration



Mr. H.S. Halwasiua President delivering his welcome speech.



Senior Member of CCCLF Ms. Indrani Gangulu speaking on the theme of the Panel Discussion.



Senior Members of CCCLF Ms. Meenakshi Gupta, Ms. Richa Shah, Ms. Rashmi Killa, Ms. Arushi Chowdhury and Ms. Swati Saraf reciting a poem.



Office Bearers of CCCLF Mrs. Manjula Jain, Ms. Swati Saraf and Mrs. Sarla Newatia presenting a cheque of Rs. 15,000/- to Co-Founder of BE and MAKE Ms. Anindita Ray.



Ms. Anindita Ray, Co-Founder, BE and MAKE sharing accomplishments of her organization on the education and empowerment of rural and tribal women.



Mr. H.S. Halwasiya, President felicitating CA Shivani Agarwalla, Six time Woman World Champion-Kettlebell sports.



Mr. H.S. Halwasiya, President honouring Ms. Mona Sengupta, Founder-Director, Ahava Communications



Mr. H.S. Halwasiya, President felicitating Dr. Tania Chakravertty, Dean of Students' Welfare, Diamond Harbour Women's Universitu



Mrs. Manjula Jain, Chairperson, CCCLF proposing vote of thanks.

A group photo of Office-bearers of CCC and CCCLF and the dignitaries.







Renuka Eye Institute is now a NABH accredited eye hospital.



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Diwali Rendezvous

A Festive Get-together

The evening was filled with

festive cheer, meaningful conversations and delightful moments of this joyous













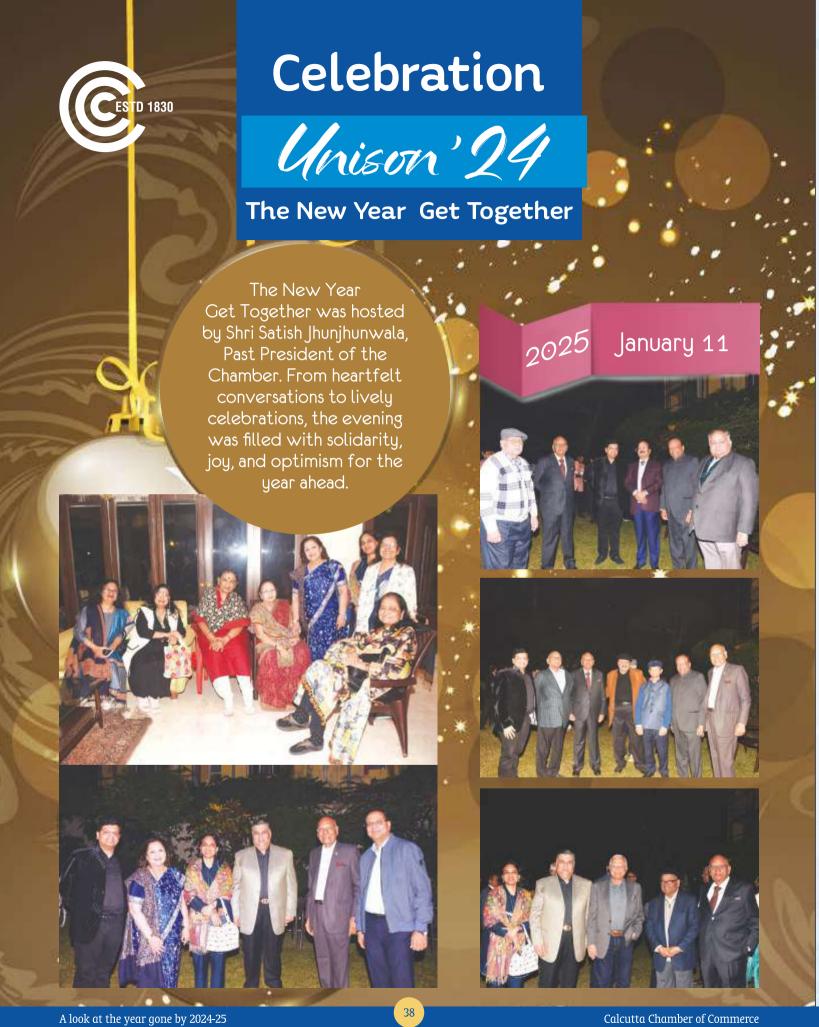








A look at the year gone by 2024-25



Workshop





Blogging For Your Business -Two-Hour Masterclass for Entrepreneurs and working professions.



Mr. Hari Shankar Halwasiya, President delivering his welcome address.



Mr. Kishore Nag, Director, Techwala Kʒ Solutions Pvt. Ltd., Visiting Faculty Members - The Neotia University explaining slow marketing and the role of blogging for businesses.



Ms. Brinda Das, Director, Techwala K3 Solutions Pvt. Ltd., Visiting Faculty Members - The Neotia University is making her presentation on the merits of blogging.

The session was spearheaded by Mr. Kishore Nag and Ms. Brinda Das, Directors at Techwala K3 Solutions, and brought together entrepreneurs, business owners, and marketing professionals for a deep dive into modern content-driven strategies.

The two-hour session outlined the growing importance of blogging as a foundational pillar of digital marketing. Mr. Kishore Nag elaborated on the power of slow marketing and how blogging contributes slowly and sustainably towards improving visibility, trust-building, and sustained customer engagement. He highlighted how blogs serve as a business's voice on the internet — enhancing brand credibility, and supporting long-term organizational goals and future vision.

Ms. Brinda Das presented actionable insights on how SEO is evolving and how businesses can integrate AI into the content creation workflow—streamlining ideation, personalization, and data-driven optimization. She explained the different keyword variations and how to seamlessly integrate them with our business blogs can enhance an organization's reach and visibility while ensuring alignment with search engine algorithms and user expectations.

The session also touched upon advanced SEO techniques, the evolving role of E-E-A-T (Experience, Expertise, Authoritativeness, Trustworthiness), and how blogging, when approached strategically, acts as a powerful asset for business growth.

Participants lauded the workshop for its relevance and clarity, and many shared plans to adopt or upgrade their content marketing efforts. The Chamber continues to focus on bringing such industry-relevant sessions to empower businesses in the digital era.



Mr. Annurag Jhunjhunwala, Vice President proposing vote of thanks.



A glimpse of the gathering.



Office bearers of the Calcutta Chamber of Commerce with the dignitaries.

Calcutta Chamber of Commerce A look at the year gone by 2024-25 Calcutta Chamber of Commerce Commerce



Executive

Committee Meetings

In its meetings, the members of the Executive Committee deliberated on issues and government policies affecting the business sector, discussed and analysed emerging market developments and financial regulatory issues. The members

suggested activities such as seminars/events, programmes to accomplish objectives of the Chamber. They also discussed their ideas, exchange information for the overall growth & expansion of the Chamber.













Meeting

and Initiative





Meeting with Shri Manoj Pant, IAS, Chief Secretary, Govt. of West Bengal.



Mr. H. S. Halwasiya, President,
Mr. Annurag Jhunjhunwala, Vice President,
Mr. Purushottam Agrawal, Vice President,
Mr. S.P. Saharia, Past President and
Dr. Tapa Roy, Secretary General
were present in the meeting.

Meeting with Shri Barun Kumar Ray, IAS, Addl. Chief Secretary, Dept. of Non-Conventional & Renewable Energy Sources, Government of West Bengal.



Mr. H. S. Halwasiya, President,
Mr. Annurag Jhunjhunwala, Vice President,
Mr. Purushottam Agrawal, Vice President,
Mr. S. P. Saharia, Past President,
Mr. R. K. Chhajer, Past President and
Dr. Tapa Roy, Secretary General attended
the meeting.





Meeting

and Initiative



Meeting with Shri Rajesh Pandey, IAS, Principal Secretary, Micro, Small & Medium Enterprises, Government of West Bengal.



Mr. H. S. Halwasiya, President, Mr. Purushottam Agrawal, Vice President, Mr. R.K. Chhajer, Past President and Dr. Tapa Roy, Secretary General took part in the meeting.

Meeting with Shri Anoop Kumar Aggarwal, IAS, Additional Chief Secretary, Dept. of Technical Education, Training & Skill Development, Government of West Bengal.

March 26

Mr. H.S. Halwasiya, President, Mr. Anant Saharia, Sr. Vice President, Mr. Annurag Ihunjhunwala, Vice President, Mr. Purushottam Agrwal, Vice President and Dr. Tapa Roy, Secretary General interacted with the Hon'ble Secretary.



Press

& Media



THE TIMES OF INDIA

Mutual funds best for retail · investment, says BSE chief

TIMES NEWS NETWORK

Kolkata: Retail investors wit hout technical knowhow of the equity market should consider mutual funds as the best CEO and MD of BSE, at an in Calcutta Chamber of Commerce on Thursday. Stressing the need for investor awareness and responsibility, he sa id regulations alone could not protect investors if they did not take adequate precau

"You trade what you un derstand, and you understand what you trade - if you don't do that, you have a problem, Ramamurthy said, urging in vestors to be vigilant and informed. He criticised the tendency of investors to rely

hy, in the mutual funds space, small investors could go for index funds and broad-based funds. Elaborating on SME IPOs and stocks, he said these

The Telegraph

Tech vigil for IPO drafts

chapter. With the use of tech

nology, discrepancies can be

automatically pointed out, and

China edge

CALCUTTA: Rakesh Mohan, member of eco-

The Telegraph

nomic advisory council

to the Prime Minister,

on Friday said that a

big advantage that the

industry has over India

is they get land (a factor

of production) at cheap

rates from the govern-

ment. He was speaking at a Calcutta Chamber of Commerce organised

17 जनवरी, 2025

कलकता चेंबर के सत्र में निवेश पर चर्चा

• कोलकाता

Calcutta: The Bombay Stock Exchange is leveraging technology to quickly identify liscrepancies in draft prospec uses as small and medium interprises (SME) make a bee

S. Ramamurthy in

Calcutta on Thursday

BSE managing director and CEO Sundararaman Ramamurthy on Thursday form, raising ₹9,200 crore. Of hese, 229 companies were list d last year

But, there were rising concerns over the quality of he public offers, particularly relating to the authenticity of he accounts, high valuation and non-existent orders, as well as hidden related party

"On a pilot basis, we are sing artificial intelligence and large language models. which will read the prospectus and, in 25 to 40 minutes, it will at we should check. Once it Calcutta Chamber of Comnerce on Thursday

millenniumpost

Calcutta Chamber of Commerce hosts spl session on market growth

The Sunday Statesman

Calcutta Chamber of Commerce hosts special GST session on return filing challenges



A look at the year gone by 2024-25 Calcutta Chamber of Commerce Calcutta Chamber of Commerce A look at the year gone by 2024-25

The Statesman

Calcutta Chamber of Commerce hosts BSE CEO at session on SME IPOs and market development

ন্যা ট্যাক্স কোডে অর্থেক করা হচ্ছে টিডিএসের নিয়মাবলি!

শেয়ার বাজারে কিছুটা সমস্যা তৈতি क्वरक शहर। क्टब 4 शहरत विशास না করাই ভাল--- শেয়ারে লয়ি সম্পর্কে অনসংখ্যার ৯৫ শতাপেই রোজগেরে এট বস্টা টিঠে এল। সেলের অন্যতম নিজত ব্যহারের চারিদার বিশাল। শেয়ার বাঞ্চার বিএসই-র এমডি নিইও তাই ভারতীয় শেয়ার বাঞ্চারের পঞ্চে

আনন্দবাজার পত্রিকা

भागात किनटक बट्टव निरक्त गाउँ करता साधि कवाव क्रमण सा without faithfully terrest arrects

क्षांत्रम् अपना शाका महकार।

সতর্ক করছেন

বিএসই প্রধান

বছম্পতিবায় কলেকটো চেমার

কর্মর দাবি, আন্ধর্মান্তিক আর্থিক

শেয়াতে নিনিয়োগ করাত হবে। প্রধান তবি বার্ডা, "এখন সংস্থাত শোরার মনেল কথা ভানে লক্সি করেন। আমি অৰ কমাৰ্স আহোজিত লেয়াৰ বাজাৰ করে পোৱাৰ বাছা উচিত। টিক যেমন

Morning India

organises Expert-Led GST session

प्रभात खबर

कलकता चेंबर ऑफ कॉमर्स

के विशेष सत्र में निवेश के

नये आयामों पर चर्चा

कोलकाता, राकवार

17.01.2025



Calcutta Chamber organizes session on 'Vision for Viksit Bharat'







की सबसे बड़ी अर्थकावस्था होगा : हाँ राकेश मंहन

निवेश को पोल्साहित करने वाला करद ्र व्यवस्थाति विकास प्राचीनो जनस्य औ

और वर्त अन्य क्षेत्रों पर प्राप्त विशिष्त भी के सबसे बारी अलेखानकार है है एक बनने की राह पर है, अपून करता क ता प्रीकाने सामार गर्ने और रहते बार्न संस्कृत से प्रथम सन प्रथ ही उन्होंने रहा भी बताय कि किन सेही है ताचे में बंदे तुचा की अन्यवस्ता है. ाती कर कि को 1000 तक करत र्जनव को सबसे बड़ी अविकास करन देश रिष्ट. पूर्व अध्यक्ष राजकुमार सामेद ने मात्र को अध्यक्षण की और सरका के वृद्धिकोत्ता को समझा करने के लिए पान अधि। निर्वापन के मध्य को hullen sich zu freiber von 't भंजा के लिए पैका की प्रशिवद्वण की

प्रभात खबर

अध्यक्ष हो। बोधर शरफारिक ने नीहें संबद्ध को अपना है। और अधिक

लाएत को बहुन है। है संबद्धा की

विकास के लिए जिसके ने क

final market ally new front

कर अनुसंख्य और विकास विकास

हो। की अन्यस्त्रकाल से क्षेत्र

कोलकार, प्रशासन केल और कोमतें की संदर्भ गुरुवार को फिलको टोक और मीचार अंटरकर और अवेदिन किया गया. इस कार्यक्रम में भीर पद्धा जीतीर अर्थापानी जी त्रकेत (रेट की मोता के relative vide to seasy viders भी प्रधानको भी अधिक सामान्य रिवर के सदस्त) उपनिवार में, पीबर के

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রাকেশ মোহন माल पर और दिश गया. रेसमें में कर प्राथमिक में नेवा स्टर्म

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বিকশিত ভারত গড়তে নজর থাক এশিয়ায়, বলছেন রাকেশ মোহন



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