NEWS FROM THE INSTITUTE

EASTERN INDIA REGIONAL COUNCIL

CPE Program Summary: Viksit Bharat 2047

An EIRC Continuing Professional Education (CPE) Programme focusing on "Viksit Bharat 2047: The Synergy between RERA, MSMEs and CMAs in Building a Transparent and Resilient Economy" was held on October 18, 2025, at the EIRC Auditorium, Kolkata.

The session, organized under the Professional Development Committee, featured CMA Agnishwar Mukherjee and CMA Bikash Gupta as resource persons, who provided valuable insights into the emerging trends and synergy between the three key sectors (RERA, MSMEs, and CMAs). The event was also graced by CMA Arati Ganguly, Chairperson, and CMA Abhijit Dutta, Secretary and PDC Chairman, EIRC.

The program was highly interactive and received an overwhelming response from the participants.

Meeting on Accreditation Policy at Asansol Engineering College

On October 25, 2025, representatives from EIRC (Chairperson CMA Arati Ganguly, Vice Chairman CMA Damodar Mishra, and Secretary CMA Abhijit Dutta) and Asansol Chapter (Chairman CMA Subroto Banerjee and Managing Committee Member CMA Amol Homeroy) met with the Principal of Asansol Engineering College.

The discussion centered on the ICMAI's accreditation policy for the Institute and the potential for a Memorandum of Understanding (MoU). The goal of this collaboration is to enhance career opportunities for engineering students by encouraging them to pursue the CMA course.

EIRC Launches CAT Course for Defence Personnel

On October 27, 2025, the EIRC (Eastern

India Regional Council), in collaboration with the CAT Directorate of ICMAI, inaugurated the Certificate in Accounting Technicians (CAT) Course for retiring and retired JCOs/OR (Junior Commissioned Officers/Other Ranks). This program, conducted for the first time at EIRC, is part of a mandate under the Directorate General Resettlement (DGR), Ministry of Defence, Government of India. CMA Arati Ganguly, Chairperson of ICMAI-EIRC, welcomed the 30 defence personnel who will attend classes from October 27, 2025, until February 13, 2026.

SOUTH ORISSA CHAPTER

Successful Annual Members' and Students' Meet

The South Odisha Chapter, Berhampur successfully hosted its Annual Students' and Members' Meet - 2025 on October 12, 2025, at Nandan Hotel and Convention. The event, attended by about 350 students and 50 members, featured dignitaries including CMA (Ms.) Arati Ganguly (Chairperson, EIRC) as Chief Guest, who stressed developing students' inherent skills for practical professional application. Other speakers, including CMA Damodar Mishra and CMA Abhijit Dutta, emphasized the need for professionals in industry and the Institute's developmental steps. The meet included an address by Chapter Chairman CMA Akshya Kumar Swain, prize distribution to students for academic and competition performance, a soft skill program, a blood donation camp that collected 24 units, and a cultural program before concluding with the National Anthem.

BHUBANESWAR CHAPTER

Workshop on GSTAT Preparedness

The Bhubaneswar Chapter successfully held a one-day Workshop on "Preparedness for Appearing before GSTAT" at its Conference Hall on Sunday, October 12, 2025. The event

featured CMA Niranjan Swain and CMA Shiba Prasad Padhi as expert Resource Persons. More than 50 participants, including members from both industry and practice, actively attended the workshop, engaging in discussions and clarifying practical issues related to the Goods and Services Tax Appellate Tribunal (GSTAT). CMA Sarat Kumar Behera, Chairman, delivered the welcome and vote of thanks, while CMA Ramesh Chandra Patra, Immediate Past Chairman, facilitated the successful event.

Bhubaneswar Chapter: Career Outreach Initiative

The Bhubaneswar Chapter conducted a series of successful CMA Career Awareness Programmes in late October 2025 to promote the profession to students across the region.

- Bishnu Samantaray College (Oct 16, 2025): The chapter hosted an event at Bishnu Samantaray College, Nuahat, Jajpur. CMA Niranjan Sahoo detailed the CMA Course curriculum and career opportunities to over 150 commerce students and faculties from the college and Centurion University of Technology & Management.
- Kendriya Vidyalaya-4 (Oct 20, 2025): A program was held at Kendriya Vidyalaya-4, Niladri Vihar, Bhubaneswar. Distinguished speakers, including CMA (Dr.) Suresh Chandra Mohanty (Past President, ICMAI)

- and CMA Avinash Kotni, addressed over 100 students and faculty, offering in-depth insights into the CMA profession.
- DAV Public School (Oct 24, 2025): The outreach continued at DAV Public School, Kalinga Vihar, Bhubaneswar. CMA Niranjan Sahoo once again highlighted the vast career scope and curriculum of the CMA Course to over 100 commerce students and faculties from the school.

Across all three sessions, students and faculty actively engaged with the speakers, clarifying their queries about pursuing a career as a Cost and Management Accountant.

CAT Valedictory Programme

The Bhubaneswar Chapter successfully held the valedictory session for the CAT (Certified Accounting Technician) Course, DGR Batch 197-07-2025, on Friday, October 24, 2025, at CMA Bhawan. The event was graced by Colonel B.P. Jagdev, Station Staff Officer, Station Head Quarters Bhubaneswar, who addressed the session as the Chief Guest. CMA Sarat Kumar Behera, Chapter Chairman, delivered the welcome address, and CMA Surya Narayan Tripathy, Past Chairman, facilitated the entire programme, marking the successful completion of the course for the batch.

Glimpses of Eastern India Regional Council



Eastern India Regional Council



Eastern India Regional Council







JAIPUR CHAPTER

Industry Oriented Training Program in Jaipur

The Jaipur Chapter organized a highly successful 10-Day Industry Oriented Training Program (IOTP) for CMA Final students, running from September 23 to October 6, 2025. Over 93 students participated enthusiastically in sessions led by experienced faculty, covering crucial topics like Direct Tax, GST, Cost Control, and essential soft skills such as Presentation Skills and Group Discussions. The program heavily emphasized practical application through mock group discussions and student-led presentations. The training culminated on October 6, 2025, with a valedictory session featuring CMA Gaurav Chaturvedi (RAS, Executive Director) and CMA D.K. Gupta (AGM Finance & Accounts).



South Orissa Chapter



Bhubaneswar Chapter

During this session, participation certificates were distributed, and the Best Performers in Group Discussion and PowerPoint Presentation, as well as winning team members, were honored with medals.

Jaipur Chapter Seminar Highlights

The Jaipur Chapter hosted a seminar on October 11, 2025, covering two distinct and valuable topics for its members.

Seminar Topics & Speakers

- Overview of RIPS 2024 Role of CMAs: This session provided crucial insights into the RIPS 2024 (Rajasthan Industrial Promotion Scheme) and highlighted the significant role that CMAs (Cost and Management Accountants) play in its implementation. The session was led by CMA Neeraj Jain.
- Health Talk by Heart Specialist: Focusing

on well-being, the program also featured a specialized health talk. The key speaker was Dr. Sunil Sharma, a Consultant in Cardiothoracic & Vascular Surgery at Narayana Multispeciality Hospital, Jaipur.

The program's overall conduct and coordination were managed by CMA Dr. Deepak Kumar Khandelwal.

Inauguration of CAT Course for Defence Personnel

The Jaipur Chapter successfully held the inaugural session for the Certificate in Accounting Technicians (CAT) Course (Batch 319-10-2025) on October 15, 2025.

This specialized CAT course is conducted by The Institute of Cost Accountants of India in collaboration with the Directorate General of Resettlement (DGR), Ministry of Defence, and is exclusively for retiring and retired Defence personnel.

The session, which began at 11:30 AM, was graced by Chief Guest Capt. Vignesh Verma. CMA Purnima Goyal, Chapter Chairperson, welcomed the Chief Guest and addressed the candidates. Course faculty, including Dr. Satish Handa, CMA Sonali Sharma, and CMA Kapil Saini, were also present to motivate the new batch. The program was conducted by CMA P.D. Agrawal, Director of Coaching.

Diwali with Laxmi Pooja

The Jaipur Chapter organized a traditional Laxmi Pooja at the Chapter premises on the morning of October 20, 2025, as part of the Diwali celebrations. The event was well-attended, with more than 50 Members taking part in the prayers and sharing warm greetings to mark the festive occasion.

Seminar and Family Get-Together: Focus on Relationships and Fellowship

The Jaipur Chapter hosted a dual-event on

October 25, 2025, featuring a professional seminar followed by a lively family get-together for CMA members.

Seminar on Relationships

The day began with a seminar focused on "Relationships—Revive, Repair & Reconnect." The key speaker was Ms. Pooja Sharma (Life Coach and Founder of Transformation Tribe), who shared valuable tips for improving personal and professional relationships. CMA Purnima Goyal, Chapter Chairperson, welcomed the attendees, and CMA Dr. Deepak Kumar Khandelwal, Chapter Treasurer, conducted the program.

Members' Family Get-Together

Immediately following the seminar, a Members Get Together with Family was held, graced by the presence of CMA Rakesa Yadav, Chairman of NIRC. The event fostered fellowship and fun, with CMA members and their families participating enthusiastically in activities like singing, dancing, and poetry. All performers received participation gifts, and special prizes were awarded for the Best Dressed Males, Females, and children. CMA Deeptanshu Pareek, Chapter Vice-Chairman, conducted the get-together.

Career Counselling at Kendriya Vidyalaya No. 3

The Jaipur Chapter organized a career counselling program for students at Kendriya Vidyalaya No. 3, Jhalana Doongri, Jaipur, on October 29, 2025.

Chapter officials, including Chairperson CMA Purnima Goyal, Vice Chairman CMA Deeptanshu Pareek, and Executive Member CMA Govind Sharma, actively participated in the session. They inspired and guided over 150 aspiring students across different classes, highlighting the bright future and opportunities available through the CMA Course. The school's Principal, Shri Nishi Kant Agrawal, also attended the program.

Glimpses of Northern India Regional Council



Jaipur Chapter



Jaipur Chapter

SOUTHERN INDIA REGIONAL COUNCIL

BENGALURU CHAPTER

The Bengaluru Chapter was highly active in October 2025, starting with the "Swachhata Hi Seva 2025" cleanliness drive on October 2nd. A Professional Development Programme (PDP) on "Cost Audit" was conducted on October 11th, led by CMAs Venkanna S, Poornima M, and Dr. Abhijeet S Jain. On October 18th, the chapter collaborated with the Southern India Regional Council (SIRC) and the Mangalore Chapter to host a successful PDP in Mangalore. This landmark event, which featured sessions on commercial taxes, "Artificial Intelligence for Professional Accountants", and the "Impact of GST 2.0 and Practical Issues Relating to GST Audit," was graced by Shri V. Kumar (Joint Commissioner of Commercial Taxes) and CMA TCA Srinivasa Prasad, President marking his first visit to the Mangalore Chapter. Concluding the month on October 25th, the Chapter partnered with Laghu Udyog Bharati (LUB) for a major seminar on "GST 2.0: A Game Changer for the Indian Economy," with Kum. Shobha Karandlaje (Hon'ble Minister of State) and Dr. C. N. Ashwath Narayan (Former Deputy Chief Minister) as Chief Guest and Guest of Honour, respectively.

VISAKHAPATNAM CHAPTER

Professional Development Programme: Strategic Business Partnering

On October 25, 2025, the Chapter hosted a highly informative Professional Development Programme (PDP) titled "Strategic Business Partnering: CMAs Beyond Numbers" at its premises. The session featured CA CMA Rajesh Ravuri, Director Finance, Pfizer Healthcare India Private Limited, Visakhapatnam, as the speaker, who shared insights on how Cost and Management Accountants can transition from traditional reporting roles to becoming strategic partners in business decision-making. The event saw the presence of CMA U Lakshmana Rao, Chairman of VCCA, and CMA N Venkatesh, Secretary, along with a good turnout of CMA Members.

TIRUCHIRAPALLI CHAPTER

Students Meet

On October 25, 2025, the Tiruchirappalli Chapter hosted a successful "Students Meet" for its Foundation, Intermediate, and Final oral coaching students. Chapter Chairman CMA N Shanmugasundaram welcomed the attendees, which included faculties, managing committee members, and special invitee Shri T Swaminathan, the 32nd rank holder in the June 2025 CMA Examination. Shri Swaminathan, introduced by Secretary CMA C Jayaraman, shared invaluable

insights on exam preparation, time management, and the importance of avoiding unnecessary social media for achieving success. Chapter faculties—CMA T Ananthasayanam, Prof. Dr. Natarajan, and CMA Abdulla—also addressed the students, offering advice on answering questions and outlining essential Do's and Don't's for the examination period. The interactive session concluded with a free flow of questions from the students and a vote of thanks proposed by Vice Chairman CMA M Mohanraja.

KOZHIKODE-MALAPPURAM CHAPTER

IOSCO World Investor Week 2025

The Kozhikode-Malappuram Chapter successfully organized the IOSCO World Investor Week 2025 on Tuesday, October 7, 2025, at the Nexstay De Malabaricus Hotel, Kozhikode. Held in association with SEBI and CDSL, the program was designed to promote investor awareness, financial literacy, and investor protection, centering on the theme "Stay Informed · Stay Protected." The event was inaugurated by Chapter Chairperson CMA Syamly C. M., and featured insightful talks by CA CMA Salman K. K., Deputy General Manager, SEBI, and Mr. Shibhunath, Assistant Vice President, CDSL. The session emphasized the importance of responsible investing and protecting investor interests, concluding with a Vote of Thanks by CMA Askarali P. C., Chairman – PD Committee.

RANIPET-VELLORE CHAPTER

Ranipet Vellore Chapter Signs Three MOUs

The Ranipet Vellore Chapter significantly enhanced its industry-academia linkage by signing three separate Memoranda of Understanding (MOUs) in October 2025 to promote professional education.

MOU with C. Abdul Hakeem College

On October 8, 2025, the Chapter partnered with the PG & Research Department of Commerce, C. Abdul Hakeem College, Melvisharam, to promote the CMA Courses among commerce students. This collaboration, aiming for academic-professional synergy, was exchanged between Chapter representatives (including CMA Manoharan R., Vice Chairman) and the college principal and department heads.

MOU with Adhiparasakthi College of Arts and Science

Later on October 8, 2025, the Chapter coordinated an MOU between the Tax Research Department (ICMAI) and Adhiparasakthi College of Arts and Science, Kalavai. This agreement focuses on introducing a specialized GST Certificate Course for students to enhance their professional competence in Goods and Services Tax.

MOU with Auxilium College (Autonomous)

The following day, October 9, 2025, the Chapter signed an MOU with Auxilium College (Autonomous), PG & Research Department of Commerce, to further introduce and promote CMA courses. This partnership will facilitate awareness programmes, career guidance, and academic support for students, allowing them to pursue the CMA qualification alongside their regular degrees.

Study Circle Meeting on Resilience and Confidence

The Ranipet Vellore Chapter, in association with the PG & Research Department of Commerce at Auxilium College of Arts and Science, successfully conducted a Study Circle Meeting on October 10, 2025, at the college campus. The focus of the meeting was an inspiring session on "Resilience and Confidence: Keys to a Successful Professional Journey," delivered by eminent speaker Ms. Poornima Manikandan (M.Com., ACMA, ACS, Manager (Finance), BHEL, Ranipet).

Ms. Manikandan provided expert insights on the expanding career opportunities for CMAs, stressing the critical importance of professional growth, adaptability, and self-confidence for achieving success in one's career. The event was inaugurated with felicitations by Dr. (Sr) Sagaya Mary T and a welcome by Dr. (Sr) Amala Valarmathy A, Vice Principal. The session saw enthusiastic participation from over 50 students and faculty and concluded with a vibrant interactive Q&A session.

COIMBATORE CHAPTER

The Coimbatore Chapter dedicated October 2025 to activities focused on professional development, corporate governance, and cost audit reforms. The month began by observing ICLS Day on October 1st, marking engagement with corporate law.

Cost Audit Reforms and Recommendations

The Chapter held two critical Study Circle Meetings to debate Cost Audit under Section 148 of the Companies Act, 2013. The initial meeting on October 4th proposed key recommendations to the MCA, including Cost Auditor Rotation, Turnover-Based Applicability (in place of HSN codes), and Inclusion of MSMEs based on turnover. A follow-up session on October 16th refined these proposals, suggesting an Enhanced Cost Audit Report Format, Universal Applicability, and Revised Appointment Procedures. All recommendations were resolved to be forwarded to the Ministry of Corporate Affairs (MCA) through ICMAI Headquarters.

Second Cost Convention and AI Tools

The Chapter successfully hosted its Second Cost Convention 2025 on October 11th–12th, themed "Costing Profession 2.0," featuring sessions on "Artificial Intelligence in Costing" and "Notices and Appeals under GST." Following this, a Professional Development Programme (PDP) on "An Overview of AI Tools – ChatGPT and Copilot" was conducted on October 25th, with CMA Vijayaraghavan Srinevasan demonstrating the practical uses of AI for automation and analytics, emphasizing the future-readiness of CMAs.

Networking and Career Promotion

Chairman CMA Dr. R. Maheswaran played a vital role in external engagements, including participating as Guest of Honour at an International Conference on "Unlocking Green Growth" on October 17th. The Chapter also reinforced its commitment to career growth by attending the CMA Campus Placement Programme in Chennai on October 29th and conducting a Career Guidance Programme at Hindustan College of Arts and Science on October 30th to promote the scope of the CMA course.

COCHIN CHAPTER

The Cochin Chapter organized a comprehensive series of five major programs in October 2025, ranging from social responsibility and training to specialized professional development on finance and taxation.

Community Service and Training Initiatives

The month began with social commitment through the Swachhata Hi Sewa (SHS) 2025 campaign on October 2nd, where faculty, staff, and students actively cleaned the CMA Bhavan premises, promoting environmental responsibility. The Chapter also concluded two major training programs:

- A 10-day Industrial Orientation Training Programme (October 6th-15th) successfully equipped around 50 final-year students with practical industry insights.
- The Valedictory Function for the CAT DGR Programme (October 10th) celebrated the successful completion of the course by 31 candidates from the Army, Defence, and Navy, with Commander Mobin K. Mathai as the Chief Guest.

High-Level Professional Development Programs

The Chapter conducted three high-value sessions focusing on current financial and accounting frontiers:

- Webinar on "Income Tax: Transition from Old to New" (October 4th): An insightful session by a past SIRC Chairperson, providing clarity on the comparative aspects and implications of the old and new income tax regimes.
- O Joint Programme on "Financial Risk Frontiers 2025" (October 24th): Organized with the BFSI Board, this one-day program featured prominent speakers like Ms. Mini George (Executive Director, AIC) and
- CMA (Shri.) Venkateswaran Ramakrishnan (General Manager, SEBI), covering strategic debt management, green finance, and banking risk management.
- 5th Webinar Series on Ind AS (October 30th): The session, themed "From Cost Accounting to Financial Reporting A Deep Dive into CAS 17 and Ind AS 23," was conducted by CMA Ramsankar Mishra and focused on aligning cost and financial reporting standards.

Glímpses of Southern Indía Regional Council



Bengaluru Chapter



Bengaluru Chapter



Visakhapatnam Chapter



Visakhapatnam Chapter



Tiruchirappalli Chapter



Tiruchirappalli Chapter



Kozhikode-Malappuram Chapter



Kozhikode-Malappuram Chapter



Ranipet-Vellore Chapter



Ranipet-Vellore Chapter



Coimbatore Chapter



Coimbatore Chapter





Cochin Chapter

WESTERN INDIA REGIONAL COUNCIL

PIMPRI CHINCHWAD CHAPTER

CMA Career Guidance at Indira College

On October 10, 2025, the Pimpri-Chinchwad Chapter successfully hosted a career counseling session at Indira College of Commerce & Science, Pune, focused on the CMA (Cost and Management Accounting) course. Led by CMA Sagar Malpure, the session introduced the ICMAI, demystified the CMA curriculum, and outlined the examination stages. Additional guidance was provided by CMA Kunal Wakte and CMA Amit Bhise, who shared practical professional insights, emphasized skills like analytical thinking and ethical decision-making, and highlighted career opportunities in fields like financial analytics and risk management. The event, which included an open Q&A, successfully motivated students and provided them with clarity on pursuing a career in Cost and Management Accounting.

SURAT-SOUTH GUJARAT CHAPTER

Rangoli Competition (October 17, 2025)

The Surat South Gujarat Chapter organized a Rangoli Competition on October 17, 2025, at their campus in Surat. The event saw participation from Intermediate students. Chapter officials, including CMA Kishor Vaghela (Chairman) and CMA Vipinkumar Patel (Secretary), felicitated and appreciated the students' work. The chapter office was beautifully decorated with lighting and traditional Rangoli for the festival.

CPE on "GSTAT Readiness Key Points to Keep in Mind" (October 4, 2025)

The Chapter hosted a Continuing Professional Education (CPE) session on October 4, 2025, titled "GSTAT Readiness Key Points to Keep in Mind." The keynote speaker was CMA Pankaj Kannaujiya, who was felicitated by Chapter officials including CMA Vipinkumar Patel (Secretary). Approximately 20 participants

attended the dynamic and insightful session.

Webinar on "RECENT AMENDMENT ON GST" (September 13, 2025)

On September 13, 2025, the Surat South Gujarat Chapter jointly hosted a webinar with the ICMAI-Bharuch Ankleshwar Chapter on the theme "RECENT AMENDMENT ON GST." The session featured CMA Manoj Malpani and CMA Dr. Shailendra Saxena as keynote speakers. The insightful online event was attended by approximately 40 participants.

AHMEDABAD CHAPTER

Industry Orientation Program (IOP) for Final Students

The Ahmedabad Chapter organized an extensive Industry Orientation Program (IOP) for final students from October 3 to October 13, 2025. A large number of students participated in the program, which featured lectures by eminent faculty on a diverse range of topics:

- Soft Skills: Dhaval Karatia (Active Listening, Feedback Techniques, Networking & Personal Branding), Sophianne Jobs (Critical & Creative Thinking, Leadership and Teamwork Management).
- Practical Skills: Darshil Mehta (Group Discussion, Interview & Presentation Skills), Jainam Shah (Communication Skills and Public Speaking).
- Technical Subjects: Vishal Dave (Practical Approach on Working Capital Management), Vikash Agarwal (GST), Ami Desai (Digital Financial Services), Nirali Desai (Indirect Taxation), Milin Shah (Process of Finalization of Accounts), and Jignesh Parikh (Direct Taxation).

The program concluded on October 13, 2025, with participant students delivering group power point presentations on related topics and being awarded participation certificates.

Dhanteras Pooja

On the auspicious occasion of Diwali, the Ahmedabad Chapter organized Dhanteras Pooja at the chapter office on October 18, 2025. Members and staff actively participated in the traditional Pooja ceremony.

BARODA CHAPTER

Chapter Achievements and Social Initiatives

The Baroda Chapter achieved a significant win by becoming the Winner of the Career Awareness Program Competition organized by the WIRC. This award recognized the Chapter's outstanding efforts in conducting 9 Career Awareness Programs in various schools to promote the CMA profession. Additionally, on October 1, 2025, the Chapter actively participated in the 'Swachhata Hi Sewa (SHS) – 2025' campaign, conducting a Mega Cleanliness Drive at the CMA Bhawan and surrounding areas. The event concluded with an awareness session and a special felicitation for sanitation workers.

Continuing Professional Education (CPE) Programs

The Chapter organized and co-organized multiple high-value CPE sessions:

 Debt Capital Markets (September 26, 2025): An online CPE on "India's Debt Capital Markets: Opportunities for Issuers & Investors" was held, addressed by Mr.

- Ashish Choudhary of Tipsons Group. The program was attended by 40 members.
- MIS & Decision Support System (October 11, 2025): In collaboration with the Nashik Chapter, a CPE was held featuring CMA Prakash Mishra, focusing on the practical applications of MIS & Decision Support System in decision-making.
- GST Annual Return Amendments (October 11, 2025): The Chapter, in partnership with the Pune, Chhatrapati Sambhaji Nagar, and Solapur Chapters, organized a CPE on "Recent Amendments on Annual Return & Reconciliation Form 9 & Form 9Cs," led by CMA Rahul Chincholkar.

All CPE sessions were highly informative, offering members 2 CPE hours each.

Strategic Participation and Support

- GST Video Conference (September 29, 2025): Several Chapter members, including CMA Amruta Vyas and CMA Mohit Nagdev, participated in a significant Video Conference on GST under the Chairmanship of the Hon'ble Chief Minister of Gujarat to deliberate on important GST aspects.
- Placement & Training: The Chapter arranged various Placement & Training Activities to benefit a large number of students and members.

Glímpses of Western Indía Regional Council



Pimpri Chinchwad Chapter



Pimpri Chinchwad Chapter



Surat-South Gujarat Chapter



Surat-South Gujarat Chapter



Ahmedabad Chapter



Ahmedabad Chapter



Ahmedabad Chapter



Baroda Chapter



Baroda Chapter



Baroda Chapter