

1. Home Page

➤ What defines us

We are a trusted partner in GST, loan, and subsidy consultancy, committed to simplifying complexities and empowering businesses. With expertise in GST advisory, PMEGP loans, and government subsidy schemes, we provide tailored, transparent, and hassle-free solutions to meet your unique needs. Our comprehensive services cover everything from registrations and filings to loan applications and subsidy claims, ensuring you maximize benefits with minimal effort. With a client-centric approach, a proven track record of success, and affordable pricing, we specialize in turning opportunities into growth for startups, MSMEs, and enterprises. Trust us to guide you every step of the way toward financial freedom and compliance excellence

2. Start a Business Page

➤ Various Business Type Comparison

Particulars	Sole Proprietorship	Partnership Firm	Limited Liability Partnership (LLP)	Private Limited Company (Pvt. Ltd.)
Business Owner	One Person	Two or More	Two or More	Two or More Share Holder
Incorporation Cost	3,000 (Approx.)	7,000 (Approx.)	10,000 (Approx.)	15,000 (Approx.)
Registration Requirement	No	Optional	Yes	Yes
Business Name Approval Requirement	No	No	Yes	Yes
Liability	Unlimited	Unlimited	Limited	Limited
Legal Entity	No	No	Yes	Yes
Main Document	None	Partnership Deed	LLP Agreement	MOA and AOA
Compliance	Low	Low	Medium	High
Income Tax Rates	Individual Rates	30%	30%	30% / 25% / 22%

3. Sole Proprietorship Firm Page

➤ What is a Sole Proprietorship?

A sole proprietorship is a business structure in which a single individual owns and operates without the involvement of other individuals or partners. A sole proprietorship is the simplest form of business and is quite common among solo entrepreneurs and small businesses. The owner has complete control and decision-making authority over the business. A sole proprietorship has no legal distinction between the owner and the business entity.

➤ Advantages

➤ Disadvantages

4. Partnership Firm Page

➤ What is a Partnership Firm?

A partnership is a formal arrangement by two or more parties to manage and operate a business and share its profits. There are several types of partnership arrangements. In a general partnership, all partners share liabilities and profits equally. In other types of partnerships, profits may be shared in different percentages or some partners may have limited liability. Partnerships may also have a "silent partner," in which one party is not involved in the day-to-day operations of the business.

- Advantages
- Disadvantages

5. Limited Liability Partnership (LLP) Page

➤ What is a Limited Liability Partnership (LLP)?

A limited liability partnership (LLP) is a flexible legal and tax entity where every partner has a limited personal liability for the debts or claims of the partnership. Partners of an LLP can benefit from economies of scale by working together while also reducing their liability for the actions of other partners. As with any legal entity, it is important that you check the laws in your nation (and your state) before making decisions. In short, check with a lawyer first. The chances are good that they have firsthand experience with an LLP.

- Advantages
- Disadvantages

6. How to start private limited company(Pvt. Ltd.) Page

➤ What is private limited company (Pvt. Ltd.)?

A private limited company is a privately held business entity held by private stakeholders. The liability arrangement, in this case, is that of a limited partnership, wherein the liability of a shareholder extends only up to the number of shares held by them. Private limited company definition as per Section 2 (68) of the Companies Act, 2013 is A Company having a minimum paid-up share capital as may be prescribed and which, by its articles

- Advantages
- Disadvantages

7. PMEGP Loan and Subsidy Page

➤ Transform Your Business Ideas into Reality with Government Support!

The Prime Minister's Employment Generation Program (PMEGP) is a flagship initiative by the Government of India designed to empower entrepreneurs and generate employment opportunities. The Scheme provides financial assistance for new businesses and machinery investments for those individuals who are looking forward to establish or expand micro, small,

and medium enterprises (MSMEs). At eBiz Consultancy, we will help you to get benefits under PMEGP Scheme to secure loans and subsidies with ease.

The PMEGP (Prime Minister's Employment Generation Program) With eBiz Consultancy, you can avail up to 95% loan and significant subsidy support seamlessly.

➤ **What is PMEGP?**

PMEGP provides financial assistance to The program bridges the gap between vision and resources by offering.

➤ **For machinery worth ₹1 crore, you can avail a loan up to ₹95 lakhs and a subsidy up to ₹58 lakhs**

• **Subsidy for Rural Areas**

Category	PMEGP (Subsidy)	Capital Subsidy	Interest Subsidy	Total Subsidy	% of Machinery Cost
Category I	₹17,50,000 (35%)	₹23,75,500 (25%)	₹16,96,000 (8% for 7 years)	₹58,21,000	58%
Category II	₹17,50,000 (35%)	₹19,00,000 (20%)	₹15,58,000 (7% for 6 years)	₹52,08,000	52%
Category III	₹17,50,000 (35%)	₹9,50,000 (10%)	₹14,27,000 (6% for 5 years)	₹41,27,000	41%

• **Subsidy for Urban Areas**

Category	PMEGP (Subsidy)	Capital Subsidy	Interest Subsidy	Total Subsidy	% of Machinery Cost
Municipality/ Category I	₹12,50,000 (25%)	₹23,75,000 (25%)	₹18,54,000 (8% for 6 years)	₹54,79,000	55%
Category II	₹12,50,000 (25%)	₹19,00,000 (20%)	₹16,91,000 (7% for 6 years)	₹48,41,000	48%
Category III	₹12,50,000 (25%)	₹9,50,000 (10%)	₹15,45,000 (6% for 5 years)	₹37,45,000	37%

➤ **For machinery worth ₹50 lakhs, you can avail a loan of up to ₹47 lakhs and a subsidy of up to ₹35 lakhs**

- Subsidy for Rural Areas

Category	PMEGP (Subsidy)	Capital Subsidy	Interest Subsidy	Total Subsidy	% of Machinery Cost
Category I	₹17,50,000 (35%)	₹11,87,500 (25%)	₹5,64,000 (8% for 7 years)	₹35,01,500	70%
Category II	₹17,50,000 (35%)	₹9,50,000 (20%)	₹5,33,000 (7% for 6 years)	₹32,33,000	65%
Category III	₹17,50,000 (35%)	₹4,75,000 (10%)	₹4,54,000 (6% for 5 years)	₹26,79,000	54%

- Subsidy for Urban Areas

Category	PMEGP (Subsidy)	Capital Subsidy	Interest Subsidy	Total Subsidy	% of Machinery Cost
Category I	₹12,50,000 (25%)	₹11,87,500 (25%)	₹7,30,000 (8% for 6 years)	₹31,67,500	63%
Category II	₹12,50,000 (25%)	₹9,50,000 (20%)	₹6,49,000 (7% for 6 years)	₹28,49,000	57%
Category III	₹12,50,000 (25%)	₹4,75,000 (10%)	₹5,36,000 (6% for 5 years)	₹22,61,000	45%

8. Home Loan Page

➤ Home Loan Solutions – Tailored for Your Dreams:

Owning a home is one of life's greatest milestones, and we are here to make it a seamless and stress-free experience. At ebiz Consultancy, we offer comprehensive home loan advisory services designed to meet your unique financial goals and lifestyle needs

➤ Our Home Loan Services

- Home Purchase Loans
- Loan Against Property
- Home Loan Balance Transfer
- Home Construction Loans
- Renovation & Extension Loans

➤ Eligibility Criteria

- Age: 21 to 65 years (varies by lender).
- Income: Proof of a stable income source, including salary or business profits.
- Credit Score: A healthy credit score (typically 650+).
- Employment Status: Salaried or self-employed individuals are eligible.
- Property Documents: Clear title and necessary approvals for the property in question.

9. Machinery Loan Page

➤ Empowering Your Business Growth

Investing in the right machinery is critical for driving efficiency, enhancing productivity, and staying competitive in your industry. At ebiz Consultancy specialize in providing tailored machinery loan solutions to help businesses of all sizes to achieve their goals.

➤ What is a Machinery Loan?

A machinery loan is a type of business loan designed to help businesses finance the purchase or upgrade of equipment and machinery. These loans are ideal for manufacturing units, small businesses, and large enterprises looking to modernize operations or expand production capacity.

➤ Features of Our Machinery Loan Services

- Flexible Loan Amounts
- Attractive Interest Rates
- Customizable Tenure
- Quick Disbursal
- Collateral Options
- End-to-End Assistance

10. Mortgage Loan Page

➤ Empowering Your Financial Journey with the Perfect Mortgage

A mortgage loan is a secured loan that helps individuals and businesses finance the purchase of a property or meet other financial needs using their property as collateral. Our consultancy specializes in providing comprehensive mortgage loan solutions tailored to your unique financial goals

➤ Our Mortgage Loan Services

- Loan Options Advisory
- Loan Eligibility Assessment
- Documentation Support
- Loan Comparison & Rate Negotiation
- Loan Application Assistance
- Post-Loan Services

11. Project Finance Page

➤ Empowering Projects, Enabling Growth.

Project finance is a long-term financing method used to fund large-scale projects such as infrastructure, real estate, renewable energy, or industrial initiatives. With our expertise, we help businesses secure the right financing solutions to bring their ambitious projects to life, ensuring a smooth and efficient process from planning to execution.

➤ Our Project Finance Services

- Feasibility Study & Financial Structuring
- Funding Options Advisory
- Loan Syndication & Arrangement
- Risk Assessment & Mitigation
- Documentation & Compliance Assistance
- Monitoring & Advisory Services

12. Working Loan (CC, OD) Page

Efficient working capital management is essential for sustaining and growing any business. Cash Credit (CC) and Overdraft (OD) facilities are two key financial tools that help businesses maintain liquidity, manage day-to-day operations, and meet short-term funding needs. At [Your Firm Name], we provide expert guidance to secure the best CC and OD solutions tailored to your business requirements

➤ Our Services in Working Capital Finance

- Assessment of Working Capital Needs
- CC and OD Facility Setup
- Loan Documentation Support
- Financial Institution Liaison

13. Income Tax Return Page

Income Tax Return (ITR) is the form in which assessee files information about their Income and tax to the Income Tax Department.

Variety of forms are ITR 1, ITR 2, ITR 3, ITR 4, ITR 5, ITR 6 and ITR 7. The applicability of ITR forms varies and depending on the sources of income of the taxpayer (assessee), the amount of the income earned and to which category the taxpayer (like individuals, HUF, company, etc) belongs.

The Income Tax Act, 1961, and the Income Tax Rules, 1962, obligates assessee to file returns with the Income Tax Department at the end of every financial year. These returns should be filed before the specified due dates.

➤ Which Type of Income Tax Return

- **ITR-1 OR SAHAJ**

This Return Form is for a resident individual whose total income for the assessment year includes any of the following incomes:

- Income from Salary or Pension
- Income from One House Property (but exclude the case where loss is brought forward from previous years)
- Income from Other Sources (but excluding income arise through winning from Lottery and Income from Race Horses)
- Agricultural income not exceeding Rs.5000.

- **ITR-2**

ITR 2 is for the use of an individual or a Hindu Undivided Family whose total income for the assessment year includes any of the following incomes

- Income from Salary or Pension
- Income from House Property
- Income from Other Sources (which also includes Winnings from Lottery and Income from Race Horses).
- NOTE : Total income from the above should exceed Rs 50 Lakhs
- If taxpayer is an Individual Director in a company
- If taxpayer had any kind of investments in unlisted equity shares at any time during the financial year
- Being a resident not ordinarily resident and non-resident
- Income from Capital Gains
- Foreign Assets or Foreign income
- Agricultural income if exceed Rs 5,000

- **ITR-3**

ITR 3 Form is to be used by an individual or a Hindu Undivided Family who have income from proprietary business or are carrying on profession. The persons having income from following sources are required to file ITR 3 :

- If taxpayer carrying on a business or profession
- If taxpayer Individual Director in a company
- If taxpayer had any kind of investments in unlisted equity shares at any time during the financial year
- Return may include income from House property, Salary or Pension and Income from other sources
- Income of a person receive as taxpayer is partner in the firm

- **ITR-4 or Sugam**

ITR 4 is applicable to individuals and Hindu Undivided Family, Partnership firms (except LLPs) which are residents having income from a business or profession.

It also include those who have opted for the presumptive income scheme as per Section 44AD, Section 44ADA and Section 44AE of the Income Tax Act (but if the turnover of the business exceeds Rs 2 crore, the taxpayer will have to file ITR-3).

- **ITR-5**
 - Firms
 - Limited Liability Partnership
 - Association of Persons
 - Body of Individuals
 - Estate of deceased
 - Estate of insolvent
 - Business trust and
 - Investment fund
- **ITR-6**

ITR 6 is for Companies except the companies who are claiming exemption under section 11 (i.e Income from property held for charitable or religious purposes), it is compulsory to filed it electronically only .
- **ITR-7**
 - Return under section 139(4A) is required to be filed by every person who is in receipt of income derived from property held under trust or other legal obligation wholly for charitable or any religious purposes or in part only for such purposes.
 - Return under section 139(4B) is to be filed by a political party if the total amount of income without giving effect to the provisions of section 139A exceeds the maximum permissible amount, not chargeable to income-tax.
 - Return under section 139(4D) is required to be filed by every university, college or any other institution, which are not required to furnish return of income or loss under any other provision of this section.
 - Return under section 139(4E) must be filed by every business trust which is not required to furnish return of income or loss under any other provisions of this section.
 - Return under section 139(4F) must be filed by any investment fund as referred in section 115UB

➤ What are the Documents Require for ITR

- **First time return filling with us**
 - PAN Card and Aadhaar Card copy
 - Mobile Number and email id (To receive OTP)
 - Income tax website Password (If already registered on Income tax website)
 - All bank account number and IFSC Code
 - Last Year Income Tax Return Copy (If filed by other)
- **Every Year**
 - All bank account statement/passbook (Only for Business Income)
 - Investment details If any (Like Mutual fund, SIP, PPF, FD, Shares, Property)
 - Loan statement and certificate if any (Like Housing Loan, Education Loan, Vehicle Loan and Business Loan)

- Tax benefit related expense details if any (Like Life Insurance, Health Insurance, Donation, tuition/school fee)
- Form 16/Consolidate Salary slip (Only for Salary Income)
- GST Number and Return (If registered under GST Act)
- Agriculture Income details if any
- In case of share market income, share profit and loss in excel sheet, Broker Ledger and statement of holding
- Sale of Property or any other Investment during the year
- Any other income if any

14. Tax Audit Page

➤ Objectives of Tax Audit

Tax audits are conducted with a few predetermined objectives which are as follows:

- To ensure total maintenance and correctness of records of tax accounts of the party along with the approval on the same by the auditor.
- To report important information such as tax shrinkage, agreement of various provisions of income tax law, and so on.
- To report the observations or discrepancies caught by tax auditor after a methodical examination of the records of account
- To enable tax officials ensure the accuracy of income tax returns filed by the firm or business.
- To estimate and verify the total income and ease the claim for deductions.

➤ Report filling process of Tax Audit

The Chartered Accountant who has been selected to conduct a tax audit of an individual or a firm has to report online for tax audit, using his/her valid login credentials.

The taxpayer also has to specify the details about the Chartered Accountant, appointed by him/her, in their login platform.

Once the tax audit report is uploaded by the auditor i.e. the CA, it has to be either received or declined by the taxpayer on their login portal. If the taxpayer declines the tax audit papers, the complete process has to be revised until the tax audit report is confirmed by him/her.

The tax audit record has to be filed on or before the pre-stated date of filing income return i.e. 30th November of the subsequent evaluation year for taxpayers who have engaged in international business and 30th September of the subsequent evaluation year for other taxpayers.

➤ Rules for Auditing Tax

The following points should be noted by the taxpayers while tax audit:

- If the taxpayer is engaged in more than one business and the total turnover of all the businesses is more than 1 crore, he/she is liable to get his/her accounts audited.
- If the taxpayer is engaged in practicing more than one profession and the gross receipts from all the professions surpasses the limit of 50 lakhs, he/she is liable to get his/her accounts audited.
- If the taxpayer is engaged in carrying out a business as well as practicing a profession, then tax audit does not rely on the summed up turnover from both. If the business turnover is more than one crore then an audit is mandatory for the business accounts and if the gross receipts from the profession are above 50 lakhs then an audit of the profession accounts is mandatory. However, if the business turnover is 90 lakhs and gross receipt from profession is 40 lakhs, no audit of either of the accounts is mandatory.
- If the turnover of a business or profession is less than one crore or 50 lakhs, but there is a sale of fixed assets like vehicles or immovable property, the gain from the sale of assets will not be treated as business or professional gain and will remain excluded from total turnover or gross receipts of business or profession.
- Tax audit reports are irreversible. However, in case the accounts have been revised after due acceptance at the AGM due to amendment in law or interpretation of law, the filed audit report can be changed.

Forms Required for Tax audit:

Form 3CB: For tax audit reports prescribed u/s 44AB of the IT Act, 1961,

Form 3CD: To report Form 3CB and the specified details

Form 3CA and Form 3CD: Form 3CA is the appropriate form when a taxpayer wants to get the accounts audited under any law except u/s 44AB, the prescribed information needs to be reported in the Form 3CD.

Penalty for non-adherence to Tax audit:

In the next step, the auditor will verify the Financial Statements of auditee and verify it on sample basis. The important thing under any audit is to make sample, it is called sample audit. If any taxpayer who is required to get the tax audit performed but fails to do so, the least of the following may be levied as a punishment:

- 5% of the total sales
- 5% of the turnover
- 5% of gross receipts
- Rs 1,50,000

Waiver in Penalty for non-adherence to Tax audit

A penalty is waived only when a taxpayer is capable of showing a reasonable cause for non-compliance.

- Delay caused due to the withdrawal by the tax auditor
- Delay caused due to loss or physical disability of the partner liable for accounts
- Delay caused out of labor concerns such as sit-ins or lock-outs
- Delay caused due to loss of accounts because of robbery or attack, or events that are not under the assesses control
- Natural disasters

15. TDS & TCS Return Page

TDS stands for Tax Deducted at Source. As per the government's TDS Scheme, tax needs to be deducted at the time of making payment to the person. Person who makes the payment – deducts & deposits TDS with the government. TDS is usually deposited to the government by submitting an 'Income Tax Challan' along with the payment. Besides depositing tax, as a Deductor, you must also file a TDS Return.

➤ Types of TDS Return Forms

Type	Particulars
Form 24Q	Statement for TDS from salaries
Form 26Q	Statement for TDS on all payments except the salaries.
Form 27Q	Statement for TDS on income earned from dividends, interests, or any other amount payable to non residents
Form 27EQ	Statement of TCS (Tax Collected at Source).

➤ Due Date for TDS Return Filing

S. No.	Quarter Period	The due date for Filing Form 24Q,26Q,27Qs	The due date for Filing Form 27EQ
1.	Q1 (1st April-30th June)	On or before 31st July	On or before 15th July
2.	Q2(1st July-30th September)	On or before 31st October	On or before 15th October
3.	Q3(1st October-31st December)	On or before 31st January	On or before 15th January
4.	Q4(1st January-31st March)	On or before 31st May	On or before 15th May

16. GST Return Page

With the aim of "One Nation One Tax", Goods and Services Tax (GST) was introduced in India on 1st July 2017 to unify different indirect taxes. The commencement of GST regime in India brought with itself the concept of GST return- a document in which the taxpayer under the Goods and Services Tax (GST) need to file the details of his/her income to the tax authorities. All the business entities need to get themselves separately registered under GST Regime and file their GST return in an online or offline mode.

➤ Due Date to File GST Return

Return Type	Description	Due Date
GSTR-1 (Monthly)	Details of outward supplies for monthly filers.	11th of the following month
GSTR-1 (Quarterly)	Details of outward supplies for quarterly filers.	13th of the month following the quarter
GSTR-3B (Monthly)	Summary return of inward and outward supplies for monthly filers.	20th of the following month
GSTR-3B (Quarterly under QRMP)	Summary return for quarterly filers under QRMP scheme.	22nd or 24th of the month following the quarter (based on the state)
CMP-08	Statement for payment of tax by composition taxpayers.	18th of the month following the quarter
GSTR-9	Annual return for regular taxpayers.	31st December of the following financial year
GSTR-9C	Reconciliation statement certified by CA for turnover above 5 crores.	31st December of the following financial year

➤ Types of GST Returns

GSTR – 1: Return for Outward Supplies

GSTR-1 is a monthly return that reflects outward supplies carried out by a normal taxpayer registered under GST. In simple words, GSTR-1 is a monthly return that contains the sales transactions executed by a business in a specific month.

GSTR – 3B: Summary of Inward and Outward Supplies

GSTR 3B is a monthly summary return having details about inward and outward supplies. GSTR-3B acts as a self-declaration of the taxpayer's GST liabilities for the tax period and helps the taxpayer execute his/her tax liabilities in stipulated time-frame.

GSTR-3B is an irreversible form and does not need any compliance to compare the invoices between supplier and purchaser. So, the suppliers and the recipients need to separately file the GSTR-3B form

GSTR – 4: Annual Return for Composition Dealers

GSTR-4 is an Annual return that every taxpayer who is registered under the Composition Scheme has to file.

GSTR – 5: Return for Non-Resident Taxable Persons

GSTR-5 is the only monthly return to be filed by every non-resident taxable person. This return reflects details about inward supplies, outward supplies, interest, penalty, fees, tax payable or paid and any other amount payable under the GST act.

GSTR – 6: Return for Input Service Distributors

GSTR 6 is a monthly return that is to be filed by an Input Service Distributor to furnish the information about all the invoices on which credit has been procured and issued. In simpler terms, GSTR-6 reflects the total availability of ITC for distribution during a month. So, the details about the invoices furnished by an ISD in GSTR 6 are made visible to every credit recipient in part B of form GSTR 2A. It also showcases the details about the debit and credit notes received in the ongoing taxation period.

GSTR – 7: Return for Taxpayers Deducting TDS

GSTR 7 is a monthly return to be filed by the individuals who need to deduct TDS under GST. GSTR-7 encompasses details about TDS, TDS Refund (claimed if any), liability towards TDS, Interest paid or payable, late fees paid or payable, etc.

GSTR – 8: Return for E-Commerce Operators Collecting TCS

GSTR 8 is a monthly return to be filed by every commerce operator who needs to deduct TCS (Tax Collected at Source) under GST. This return contains detailed information about the supplies made via e-commerce portal and the amount of TCS collected from the provider of goods and services.

GSTR – 9: Annual Return for Normal Registered Taxpayer Under GST

As per the Section 44(1), every registered person shall e- furnish an annual return in form of GSTR-9 for every F.Y. in the specified form, except the individuals who is an

- Input Service Distributor
- Casual taxable individual
- Non-resident taxable individual
- Person paying tax u/s 51 or section 52

GSTR – 9C: Return for Registered Individuals Getting Accounts Audited from CA

Every registered individual with an aggregate turnover of above 2 crores in an F.Y. has to get his accounts audited by a Chartered Accountant or Cost Accountant. The annual return alongside a copy of the audited accounts and a reconciliation statement in Form GSTR 9C needs to be submitted by such registered persons.

GSTR – 10: Return for Registered Individual Whose GST Registration Gets Revoked

GSTR-10 is a final return that needs to be furnished by a registered individual whose GST Registration gets revoked

Who cannot file GSTR10

- Input Service Distributor
- Non-resident taxable individual
- Individual paying tax under composition scheme
- Individual collecting TDS or TCS.

17. GST Audit Page

GST Audit refers to the examination of the returns, records and other important documents which a taxable individual maintains. Besides, confirming the adherence to the provisions of GST, other motives behind GST audit is to verify the fairness and accuracy of the turnover notified, input tax credit availed and refunds claimed

➤ Types of GST Audit

Types	Conducted By	Circumstance that Mandates It
Turnover-based Audit	Cost Accountant or Chartered Accountant appointed by the taxpayer	When the turnover exceeds ₹2 crores, the taxpayer needs to get their records and accounts audited
Normal Audit/General Audit	CGST/SGST Commissioner or any official empowered by them	On commissioner's order after the issuance of 15 days prior notice
Special Audit	A Cost Accountant or Chartered Accountant authorized by the Commissioner	On Deputy/Assistant Commissioner's order after the Commissioner's approval

➤ Threshold for GST Audit

If the turnover of the registered taxable individual during an FY surpasses 2 Crore, he must get his accounts audited by a Cost Accountant or Chartered Accountant. He shall e-file the below-mentioned alongside the respective attachments: –

- Annual Return in the Form GSTR 9 on or before 31st Dec. of the next FY.
- A Certified Reconciliation Statement in form GSTR-9C, for reconciling the values as declared under the respective return with the audited annual financial statements
- Audited Annual Accounts' Copies
- Other particulars (if specified).

18. About Us Page

CA Pradip Patel hails from a Mandlikpur Village where he had completed his primary schooling and subsequently, moved to Rajkot for higher schooling. He had completed his B.Com. from Saurashtra University, simultaneously pursuing his Chartered Accountancy at Ahmedabad. He completed his CA in the year 2011 at the very young age of 21.

He was immediately placed in Asia's largest IT Company, Tata Consultancy Services. During his stint of 3 years in TCS, he worked with an Energy Firm based in the USA in supporting their Oracle Financial modules and after worked with renowned Hotels and Hospitality group in India as an implementation Consultant for Oracle Financial modules. Later, he joined Infosys for a period of 2 years where he worked as an Oracle ERP implementation consultant for UK based client.

It is said, Do what you love or love what you do, Pradip wanted to come back to CA practicing, his interest and passion. He also had a dream in mind to start his own practice near his hometown where not only he will be much closer to his family but also will be able

to provide consultation to small and medium business owners in managing their finance and taxes. In April 2017, he started working with one of the CA firms as Business Partner in providing them with the required consultation and understanding know-how of the Business.

Finally, in July 2018, Pradip achieved his long-due dream and started his own practice under the name of Pradip & Associates as a Sole Proprietor in Rajkot. With his immense experience in Audit, GST, Income Tax, and Outsourcing, he is supporting many Business Owners and Individuals in helping them manage their taxes and finances as of now. He is also certified by ICAI on Information Systems Audit (DISA) and Concurrent Bank Audits, Oracle Financial ERP Certification which has made his profile as CA Practitioner more versatile.