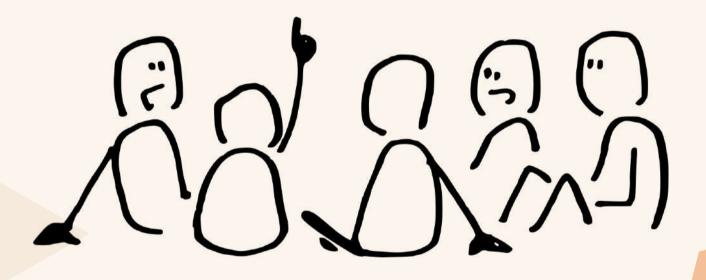


THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA (SET UP BY AN ACT OF PARLIAMENT)

## PUNE BRANCH OF WICASA OF ICAI

# " NEWSLETTER "

**Connect • Engage • Inspire** 



"Fueling the Ambitions of Tomorrow's Financial Leaders!"

# **April 2025**



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## PUNE BRANCH OF WIRC OF ICAL

## **OUR TORCH BEARERS 2025-26**



CA. Chandrashekhar Chitale Central Council Member



CA. Rajesh Agrawal
Regional Council Member



CA. Rekha Dhamankar
Regional Council Member



CA. Abhishek Dhamne
Regional Council Member

## PUNE BRANCH OF WIRC OF ICAL

## **MANAGING COMMITTEE MEMBERS 2025-26**



CA. Sachin Miniyar
Chairman



CA. Pranav Apte Vice-Chairman



CA. Nilesh Yeolekar Secretary



CA. Neha Phadke Treasurer



CA. Pradnya Bamb WICASA - Chairperson



CA. Hrishikesh Badve Member



CA. Sarika Dindokar Member



CA. Nandkumar Kadam Member



CA. Pritesh Munot Member

## PUNE BRANCH OF WICASA OF ICAI

## **MANAGING COMMITTEE MEMBERS 2025-26**



CA. Pradnya Bamb WICASA - Chairperson



Shreeyash Navale Vice - Chairperson



Pranjal Deokar Joint Secretary



Sanyogita Kulkarni Secretary



Jay Yede Joint Treasurer



Vedant Vedua Treasurer



Vaibhav Ambhore Editor Head

#### CHAIRPERSON'S COMMUNIQUE

CA. Pradnya Bamb
Chairperson
Pune Branch of WICASA of ICAI



Dear Students,

Wishing you all a cheerful and inspiring start to the month of April!

My heartiest congratulations to the newly elected WICASA Managing committee members and commend their zeal in contributing to our organization.

This time of the year brings with it a sense of renewal—a perfect opportunity to embrace fresh perspectives, new ideas, and positive change. As nature around us blossoms, let it serve as a reminder to continue growing and evolving in our personal and professional journeys.

At WICASA Pune, we are committed to nurturing a vibrant community where students feel encouraged, empowered, and engaged. Our focus this year is to create opportunities that promote holistic development—be it through skill-building workshops, personality enhancement sessions, interactive discussions, or cultural and social initiatives.

April will be a month of collaboration, creativity, and connection. We invite you all to actively participate in the events and initiatives planned—whether it's showcasing your talents, learning something new, or simply connecting with your peers. WICASA is your platform, and your involvement is what makes it truly meaningful.

I would also like to bring attention to the events conducted in month of March, like Advanced Excel Workshop, Bank audit seminar.

This month's newsletter is a reflection of your ideas and contributions. I urge each one of you to make use of this space—share your thoughts, your experiences, and your unique voice.

Let us move forward with a shared spirit of enthusiasm, innovation, and unity. I look forward to seeing many of you participate and shine in the months to come!

Warm regards, CA Pradnya Bamb Chairperson, WICASA Pune Branch (2025–26)

#### VICE CHAIRPERSON'S COMMUNIQUE

# Shreeyash Navale Vice Chairperson Pune branch of WICASA of ICAI

Dear Students,

Wishing you all a cheerful and inspiring start to the month of April!

My heartiest congratulations to the newly elected WICASA Managing Committee members. I truly appreciate their enthusiasm and dedication to serve our student community.

April marks a time of new beginnings—a season to refresh our goals and perspectives. Just as nature blooms with vibrancy, may this month inspire each of us to grow, explore, and embrace fresh challenges with optimism and confidence.

At Pune WICASA, our commitment remains strong—to build a dynamic and inclusive platform where every student finds opportunities to learn, lead, and connect. This year, we aim to curate events that address all dimensions of student development—from academic enrichment and technical mastery to personality development and peer networking.

A special mention to the impactful sessions held in March, which include the Bank Audit Seminar, Mock IPL Auction, Advanced Excel Workshop, and the handover of the previous WICASA Committee to the new Committee. These events have set a high standard of engagement and enthusiasm, laying a solid foundation for the exciting initiatives we have planned for April.

This newsletter is your space—your thoughts, experiences, and contributions shape it. I encourage each one of you to participate wholeheartedly, share your ideas, and make the most of everything WICASA offers.

Here's to a productive, progressive, and power-packed April!

Warm regards, Shreeyash Navale Vice Chairman, WICASA Pune Branch (2025–26)

## **ARTICLES**

## **Managing Mental Health During CA Exams**

Hey, why are you shivering, is everything alright? Got to hear this from a strange person. It's ok to feel anxious during exams but it's also important not to overwhelm you.

The journey of becoming a Chartered Accountant (CA) is known for vast syllabus, high pressure, intense competition, and the fear of failure looming over students. Mental health often takes a back seat. However, managing our mental healthis just as crucial as academic preparation. Here's how we students can safeguard our mental health during CA exams:

#### 1. Accept the Pressure, But Don't Let It Overwhelm You

It's normal to feel anxious before or during exams, especially in a demanding course like CA. The key is to acknowledge the stress without letting it consume you. Understand that you're not alone—every CA student goes through similar struggles.

#### 2. Create a Realistic Study Plan

Overburdening yourself with unrealistic goals will only add stress. Break your syllabus into manageable chunks and set achievable daily targets. Include breaks and extra curriculum activities in your schedule to recharge your mind. It not only refreshes your mind but also boosts productivity.

#### 3. Prioritize Sleep and Nutrition

Many students sacrifice and meals while preparing for exams. However, a well-rested and well-nourished body supports better concentration and memory retention. Aim for 7–8 hours of sleep and a balanced and healthy diet.

## 4. Practice Mindfulness and Meditation

Even 10–15 minutes of daily meditation can help you to calm your mind, improve focus, and reduce anxiety.

Breathing exercises, journaling, or even a short walk or talk with your friends or family can offer mental clarity and emotional balance.

## 5. Avoid Comparison and Negative Self-Talk

Everyone has a unique pace of learning. Comparing yourself to others or engaging in self-criticism can lower your confidence. Instead, focus on your progress and celebrate small wins. Reward yourself, every time you achieve your target.

## 6. Seek Professional Help If Needed

If you feel persistently anxious, depressed, or unable to cope, don't hesitate to reach out to a mental health professional. Therapy can be a powerful tool to regain control and stay emotionally grounded. Remember, mental health must be the most considerable thing for you.

But what will you do if no one will be there for you. Here are the some of the things that I do whenever I feel low or anxious:

- 1. Deep Breathing
- 2. Reverse Counting
- 3. Playing with pet
- 4. Butterfly hug
- 5. Immerse your face in cold water

#### Final Thoughts

Success in CA exams doesn't just depend only on hard work but it also requires emotional and mental stability. Do Remember taking care of your mental health is not a distraction for your goals. Be kind to yourself, stay consistent, and believe in yourself.



Khushi Gupta CRO0713452

# Global Trade Watch: Donald Trump's Tariff War - What It Means for India and the World

Markets Are Cracking—But Nothing's Broken. So What's Really Going On?

"Markets crash for two reasons: when something breaks, or when something shifts."

In 2008, what broke was trust. Exotic derivatives, AAA-rated illusions, and a decade of greed detonated the global financial system in one breathtaking moment. In 2020, it wasn't Wall Street but a microbe that shut the world down—emptying cities, crashing demand, and shattering the illusion of control.

But now, in 2025, there's no virus. No Lehman. No bullets flying over trade routes. And yet the market is cracking.

The S&P 500 is bleeding. The Nasdaq has crumpled into bear territory. Oil prices are slumping. IPOs are disappearing into smoke. And gold—that ancient barometer of fear—has soared past \$3,110.

And still, no chaos. Just a slow, cold realization: this is not a meltdown. It's a message.

We're not witnessing collapse. We're witnessing a correction—not of prices, but of beliefs.

The catalyst? A policy earthquake. President Donald Trump, back in office and unapologetically combative, has detonated the largest wave of tariffs since the 1930s: 60% on Chinese imports, 27% on Indian goods, 45% on Vietnam, sweeping measures on Japan and Europe. In response, China has retaliated with surgical precision—34% tariffs on U.S. imports, a freeze on U.S.-bound investments, and restrictions on rare earths exports.

But this isn't just retaliation. It's repositioning.

Unlike in 2018, Beijing is prepared. Xi Jinping has spent a decade fortifying China's economy against precisely this scenario—championing domestic tech, insulating supply chains, shifting to the yuan. While Wall Street bleeds, the MSCI China index is quietly rising. China is absorbing the pain today to mold tomorrow. What Trump sees as punishment, Beijing sees as prophecy.

But that resilience carries global consequences. China's overcapacity isn't disappearing—it's being redirected. Brussels is already bracing for a flood of discounted goods—EVs, solar panels, electronics—threatening to drown European industries in price wars. Macron has raised the alarm. The EU is drafting tariffs. The risk isn't just inflation anymore. It's deflation, driven not by collapse, but by overproduction disguised as competitiveness.

Ironically, the policy meant to isolate China may be catalyzing its rise. As America fractures alliances and scorches multilateralism, China is courting the Global South with infrastructure, climate diplomacy, and supply-chain seduction. The nation once accused of gaming the system may soon start setting the rules.

And what about the U.S.? The Smoot-Hawley deja vu is hard to miss. History has seen this play before. Only this time, it's amplified—by social media, polarized politics, and an electorate sold on victimhood.

Trump calls it fairness. But trade deficits aren't theft. They're a macroeconomic mirror: Americans spend more than they save. Tariffs don't fix that. They just shift the cost. Consumers pay more. Businesses shrink margins. And central banks brace for the blow.

Already, the signs are flashing. One-year inflation swaps have spiked to 3.5%, the highest since 2022. And the Fed? Trapped. Powell faces a brutal tradeoff: cut rates to cushion growth and risk feeding inflation, or hold rates and choke a slowing economy. Either way, it's a policy paradox.

JPMorgan sees deeper short-term pain than expected. The real fear? That inflation expectations become unanchored. Because once the belief in price stability breaks, it's not just demand that collapses. It's confidence. Europe, ASEAN, CPTPP nations—they all face a similar choice. Fight back? Or move forward? The smarter play may be rerouting trade, building regional fortresses, and designing rules that don't rely on Washington's mood swings.

And then there's India.

Caught in the crossfire. But not paralyzed.

With over \$118 billion in exports to the U.S., India can't afford to escalate. But it also won't kneel. Jewellery exports are slowing in Surat. Pharma firms are watching the horizon. Auto component orders are thinning. And yet, there's no panic. Digital taxes were withdrawn for U.S. tech giants. Star link was welcomed. Energy deals expanded. Delhi isn't retaliating, it's recalibrating.

India's tariff exposure is only 3% of GDP, but psychology matters more than math; and the psychology today is clear - play the long game. Commerce ministry officials are working toward a trade deal by August. And exporters? They're already moving to fill the vacuum left by tariff-hit rivals.

The RBI, too, is steady at the wheel. Selling dollars to protect the rupee. Injecting liquidity into bond markets. Holding inflation at bay. This isn't stimulus. It's stability.

All of this points to a larger truth.

This isn't just about trade. It's about the end of predictability.

For three decades, globalization was a gospel of efficiency. Lowest cost. Fastest route. Borderless ambition. But that era is over. Today, the winners are those who hedge risk, decentralize power, and build resilience into every link of their chain.

Markets don't fear bad news. They fear confusion. And right now, the most dangerous export from America isn't a tariff. It's uncertainty.

This isn't a crash. It's a controlled demolition—of belief.

And in the silence that follows, it won't be those shouting loudest who shape the new order. It'll be those who listened hardest. Moved fastest. And built quietly.

Not through confrontation.

But through coherence.



Jayesh Suthar CRO0725904

# Global Trade Watch: Donald Trump's Tariff War - What It Means for India and the World

## TRUMP'S MISSION OF MAKE AMERICA GREAT AGAIN (MAGA)

During Donald Trump's time as U.S. President, the way countries traded with each other changed in a big way. He started a tough and often controversial "tariff war"-which means he put extra taxes on goods coming into the U.S. from other countries. This was part of his "America First" policy, where he wanted to protect American businesses and workers, even if it meant upsetting other nations. By doing this, he went against the usual system of free trade that most countries had followed for years. His decisions, especially the tariffs on China and other close trading partners, shook up global markets.

## CONTROVERSIAL TARIFF RATES LEVIED BY THE PRESIDENT OF U.S.A

The President Donald Trump has levied different tariff rates on imports by USA for almost 180 countries. His intent is to discourage or lower the imports in his country by making imported goods more expensive so he introduced "Reciprocal Tariff Policy" on the idea that trade should be fair and equal. He also floated the idea of a "discounted reciprocal tariff" as a more flexible version of his original reciprocal tariff policy. Instead of matching another country's high tariff rate exactly, the U.S. would charge almost half of another country's Levies.

But the formula U.S. Used to calculate it totally mismatching his Idea. The formula's approach is towards the trade difference of Imports and Exports by U.S.

## CRITICISM MADE PRESIDENT TO APPLY A 90-DAYS PAUSE ON TARIFF WAR

On April 9, 2025, President Donald Trump announced a 90-day pause on tariffs exceeding 10% for most countries, while increasing tariffs on Chinese imports to 125%. This move aimed to intensify pressure on China amid ongoing trade disputes.

## TRUMP'S SNAP MAKING GLOBAL IMPACTS

- 1. Disruption in Global Supply Chains
- Companies started diversifying supply chains away from China to avoid U.S. tariffs. Now highly charged companies are planning to export via India to avoid high tax burden on their trade.
- Global manufacturing saw higher input costs, especially in electronics, machinery, and automotive sectors.
- 2. Trade Uncertainty
- Constant changes in tariffs created volatility in global markets, impacting investment and long-term trade planning.
- The World Trade Organization (WTO) came under pressure, with the U.S. blocking judge appointments, weakening its dispute resolution system.

#### 3. Shift Towards Protectionism

- Trump's strategy made other countries to adopt protective trade policies which is somewhat the opposite of India's LPG policy of 1990s, More specifically Globalisation!
- The liberal world order based on free trade began to erodes there is unfortunate control of world trade in Donald's hand.

## CIRCUMSTANCES TO MAKE INDIA A SUPERPOWER!!!

Despite of tariff war India can be the next Manufacturing hub of the World. No matter India is also charged with trump's tariff but is not as rigorous as levied on China and also India is not overdependent on exports to U.S. solely.

- 1. Opportunities in Manufacturing
- As companies looked beyond China, India emerged as a potential alternative, especially in electronics, pharmaceuticals, and textiles.
- However, India's infrastructure and ease of doing business challenges limited its immediate gains.
- 2. Tariff Tensions with the U.S.
- Trump removed India from the Generalized System of Preferences (GSP) in 2019, which allowed tarifffree access for many Indian goods

- India retaliated with its own tariffs on American goods like almonds and apples.
- Bilateral ties saw trade friction, though strategic and defense cooperation remained strong.
- 3. Policy Realignments
- India responded with "Atmanirbhar Bharat" (Self-Reliant India), focusing on boosting domestic production.
- The trade war pushed India to reassess its global trade dependencies and consider new FTAs (Free Trade Agreements), including with the EU and Australia.

#### CONCLUSION

Donald Trump's trade war changed the way countries think about trade. It challenged the old global system and brought new focus to self-reliance and national interest. While the impact was global, countries like India found themselves in a unique position—facing short-term setbacks but also long-term possibilities.

The big question now is: Can India turn this global shift into becoming a superpower?



Aaditya R. Damoha WRO0806452

#### China's Economic Slowdown and Its Effect on India

China's gross domestic product (GDP) in the quarter ended 30 September 2024 grew at the slowest pace since the quarter ended 31 March 2023. The slowdown in the world's second-largest economy is having knock-on effects around the globe, from the global oil market to Indian exports of spices. The Chinese government announced a stimulus package in September, but analysts expect it to take some time to have an effect. Instead, the worry is that after decades of blazing growth, the Chinese slowdown is more long-term than just cyclical in nature. If that is the case, the adjustment for the global economy could be painful.

## Opportunities for India Due to China's Economic Slowdown

"Any slowdown in the Chinese economy is not likely to impact India as India is not a part

of the Chinese supply chain. Instead, India is expected to offer an additional shoulder to

the needs of the global economy" - Shri Arun Jaitley

#### 1.Benefit From US-China Trade War

As the US imposed tarifs on Chinese goods, many global businesses sought alternative suppliers, creating opportunities for India. Indian exports to the US, particularly in electronics, textiles, and chemicals, saw a sharp rise. According to experts, Indian exporters received higher orders due to uncertainty over Chinese imports.

The electronics sector, in particular, benefited. A report by Oxford Economics noted a significant rise in India's share of US electronics imports from 2017 to 2023, with companies like Apple expanding their manufacturing operations in the country.

## 2. Manufacturing Gains through 'China Plus One' Strategy

As China struggles with economic headwinds -such as a property market crisis and faling industrial output-global companies are increasingly adopting the 'China Plus One' strategy. This involves diversifying manufacturing operations to other countries to reduce dependency on China. India has emerged as a top contender due to its large labor force, improving infrastructure, and policy support. Foreign direct investment (FDI) into India's manufacturing sector touched \$20.6 billion in FY2023, up from \$16.3 billion in FY2022. Companies like Apple, Foxconn, and Samsung have expanded operations in India. Apple's iPhone exports from India alone reached \$10 billion in FY2024, nearly doubling from \$6 billion the previous year. India's total electronics production surpassed ₹8.2 lakh crore (approx. \$98 billion) in FY2023, with strong annual growth above 20%.

## 3. Export Diversification and Market Expansion

China's slowdown creates gaps in global supply, particularly in sectors where China was a dominant exporter.

India now has an opportunity to fill these gaps in markets

such as Africa, Latin America, Southeast Asia, and the Middle East. India's merchandise exports touched \$778 billion in FY2023, and sectors such as pharmaceuticals (worth \$25.3 billion), textiles and garments (over \$40 billion), and auto components (above \$10 billion) are poised for growth. For example, India's pharmaceutical exports are rapidly due to global demand for affordable generics, an area where India has a strong competitive edge.

## 4. Lower Commodity Prices Aid Indian Economy

China is the largest global consumer of many commodities like crude oil, copper, coal, and iron ore. A slowdown in Chinese demand often leads to falling commodity prices globally, which benefits import-dependent economies like India. For instance,

global crude oil prices have declined from over \$120 per barrel in mid-2022 to around \$85-90 per barrel in early 2024. This helped India reduce its oil import bill, which was over \$158 billion in FY2023, easing the trade deficit and reducing inflationary pressure. Lower input costs also benefit sectors like steel, cement, and power, improving profit margins for Indian industries.

## 5. Surge in Foreign Investments and Financial Inflows

With increasing uncertainty and regulatory pressure in China, global investors are shifting capital to more stable and promising economies like India. India

witnessed

\$21.4 billion in foreign institutional investor (FI) inflows into equities in 2023, the highest in emerging Asia after Taiwan. India's robust GDP growth of 7.6% in FY2024,strong forex reserves (over \$620 billion), and political stability make it an attractive destination for long-term capital.

## 6. Strengthening India's Position in Global Supply Chains

India is increasingly becoming an integral part of global supply chains in electronics, semiconductors, automotive parts, and pharmaceuticals. Government incentives like the Production Linked Incentive (PLI) scheme—worth ₹1.97 lakh crore (approx. \$24 billion) across 14 sectors—are attracting both domestic and international firms to set up production units in India. As companies reduce exposure to China, India has the chance to become a manufacturing and supply chain hub in Asia.

#### 7. Geopolitical and Strategic Leverage

With China's soft power weakening due to its economic troubles and aggressive foreign policy, India has a chance to enhance its global standing. India's leadership role in forums like G20, QUAD, BRICS, and IBSA is growing. Through strategic partnerships with countries like the US, Japan, and Australia, India is also gaining access to critical technologies, defense equipment, and energy cooperation.

## 8. Rise of India's Digital and Start-up Ecosystem

China's crackdown on its tech sector has created a vacuum in global digital innovation and start-up investment. India is rapidly filing this gap

With over 100 unicorns and more than 90,000 registered start-ups, India is the world's third-largest

start-up ecosystem. In 2022, Indian startups raised over \$30 billion in funding. Sectors like fintech, edtech, health tech,

Sectors like fintech, edtech, health tech and SaaS are gaining global attention.

## 9. Push Toward Self-Reliance and Reduced China Dependence

The economic slowdown in China has also strengthened India's resolve to become self-reliant. Under the Atmanirbhar Bharat Abhiyan, India is focusing on domestic production of electronics, APIs (Active Pharmaceutical Ingredients), solar modules, and defense equipment—areas where China previously dominated. For instance, API imports from China have reduced from 68% in 2019 to around 60% in 2023, and are expected to fall further with domestic production incentives

#### Strategic & Long-Term Implications

- Geopolitics: China's reduced assertiveness could boost India's regional clout especially in Indo-Pacific partnerships, QUAD, and BRICS.
- Global Perception: India increasingly seen as a stable, democratic alternative to China—especially appealing to Western investors.

Conclusion: A Rare Opportunity
While China's economic slowdown is a challenge for global growth, it offers India a strategic window to:

- Strengthen its manufacturing ecosystem
- Attract global capital and businesses
- Reduce dependency on China
- Position itself as a regional and global economic leader

With the right policy support, infrastructure investments, and trade reforms, India can seize this moment to elevate itself in the global economic order

#### **Key Sectors in India That Benefit:**

#### Sector Impact from China's Slowdown

Energy & Oil Lower prices = reduced import bill

Manufacturing FDI shift, more global contracts

Electronics Shift in global supply chains = new opportunities

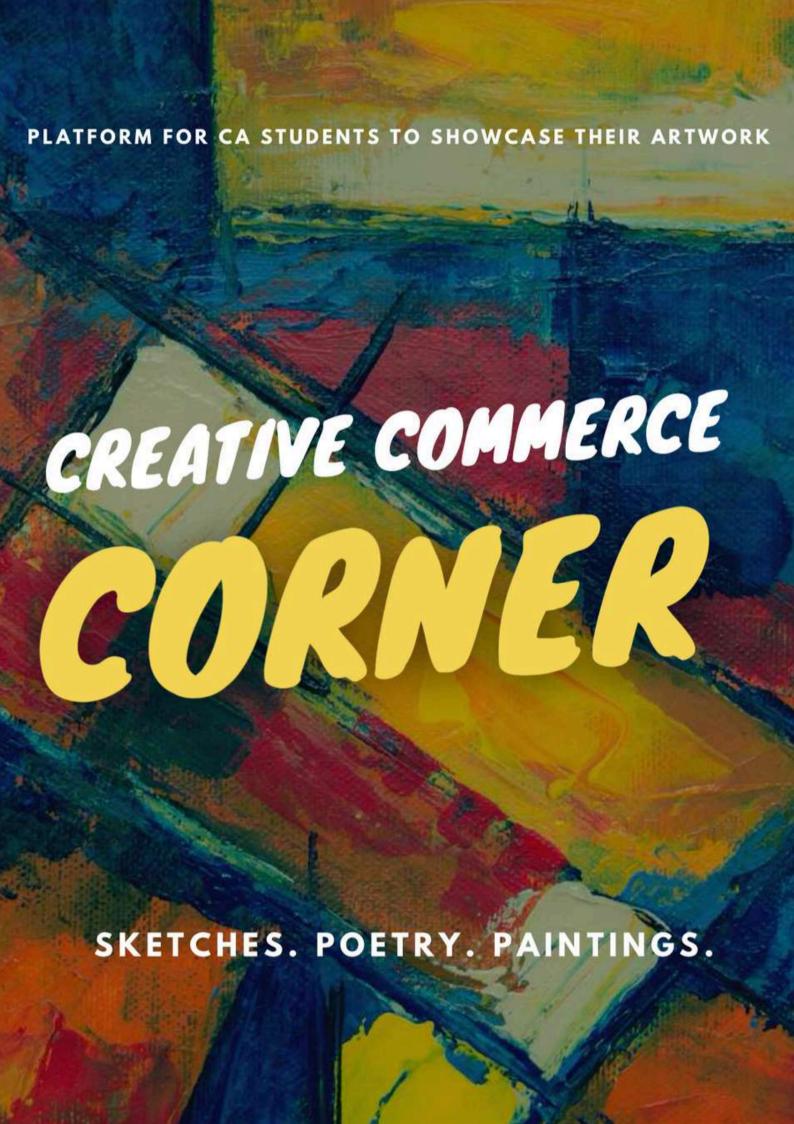
Real Estate Lower raw material costs (steel, cement)

Automobiles Cheaper metals + supply chain gains

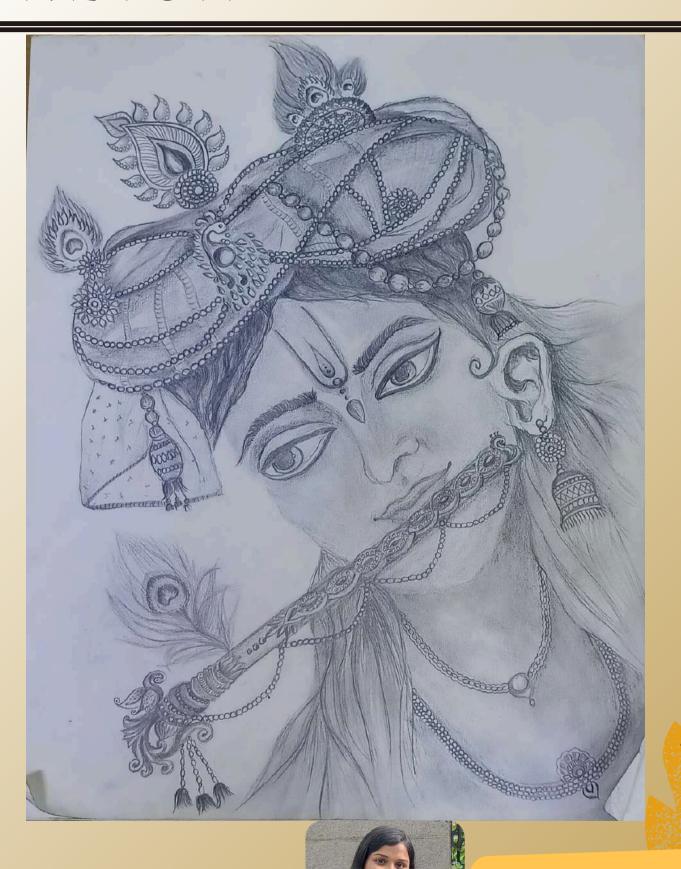
Pharma Push to reduce dependence on Chinese APIs



Goraksh G.sugaonkar WRO0712679



# SKETCH



Swarnagauri P.Bhageli WRO0715017

## IMAGINARY ARTWORK



Lalak J. Bagdiya WRO0744085

# SKETCH & POETRY



#### "In the Arms of Shyam"

Weary and broken, I knelt in pain,
Tears like rivers, a silent rain.
The world had turned its back on me,
But one soft whisper set me free.

"Come to me," his voice so deep,
A call that woke me from my sleep.
He wrapped me in his calm embrace,
And all my wounds he did erase.

No questions asked, no judgments passed,
Just love that heals, so deep, so vast.
Upon his shoulder, I laid my head,
And felt alive, though tears were shed.

He didn't speak, yet said it all, In his arms, I feared no fall. No flute that night, no dance, no song, Just silent strength to keep me strong.

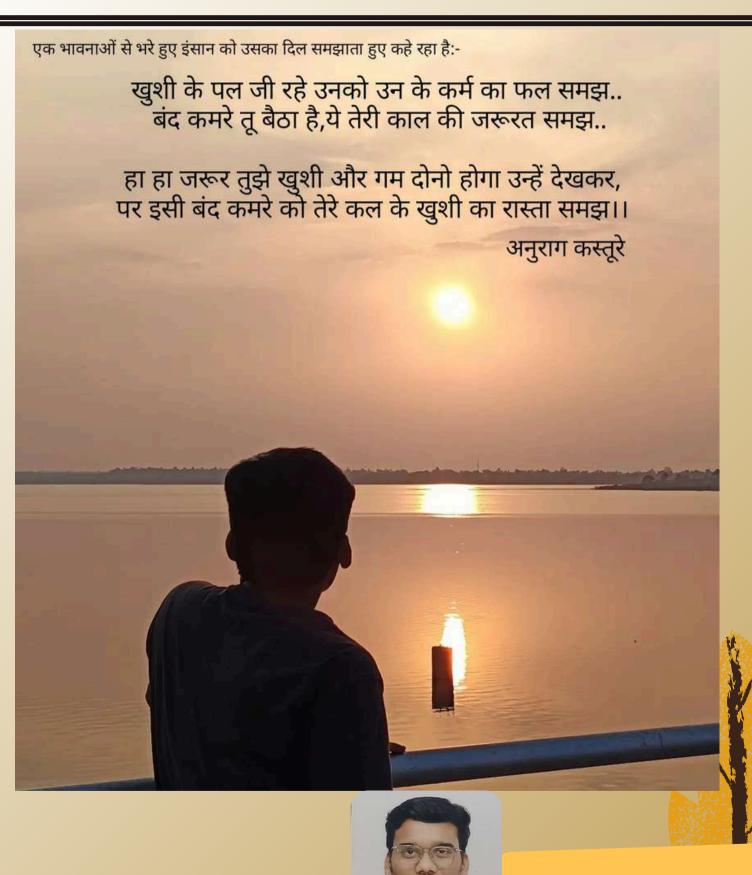
When all the world had let me down,
He placed on me his peacock crown.
In Shyam's embrace, I found my peace,
A love divine, a soul's release.



Lisha A. Jain WRO0730587



# POETRY



# POETRY

#### What It Is to Be Alone?

Having a family, warm and bright. With laughter filling day and Yet there are times I sit all alone. Lost in thoughts, in an empty zone.

When I can't be quiet for a Here goes the days without a A voice once loud, now fading, Left unheard, left unstirred.

Watching others sharing their joy in full of cheer While I'm left in a silent void scrolling through the moments, here They make plans and walk

Leaving alone in shadows to

In a dilemma-should I eat? With no one to share my plate

with. Food feels empty and tasteless But in this solitude, I find my now.

Loneliness decides my fate now.

A resilience that grows at length. Loneliness teaches me to stand. And face the world with my own hand.

strength.

For in the quiet, I have learned, That I can fight, though I'm alone.

Sejal Jain

Living Your Own Voice Take a step on what you know is true. Don't let others' words decide for you. In tasks and dreams, when you depend, The weight of others' choices may not mend.

When you faulter, and others stand away, You're left alone with no words to say. But if you trust your own voice inside. Even in failure, you'll have no regrets to hide.

For in the silence, you'll find your way, And with yourself, you'll always stay.

Sejal Jain



Sejal Jain WRO0736169



## **GLIMPSE OF PAST EVENTS**



25th March 2025 - Handover of charge to new elected committee members.



#### **GLIMPSE OF PAST EVENTS**



## **Investors Awareness Programme**

29th March 2025 By CA. Sujay Deshpande



## GLIMPSE OF PAST EVENTS





Workshop on Excel Masterclass for CA Students 22nd March, 2025 by CA. Abhay Gadiya





The Strategic Showdown for CA Students 16th March, 2025

# "TALK TO YOURSELF ONCE IN A DAY, OTHERWISE YOU MAY MISS MEETING AN INTELLIGENT PERSON IN THIS WORLD."

- Swami Vivekananda

## SHARE YOUR ARTICLES AND ARTWORKS ON WICASA@PUNEICAI.ORG

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PUNE WICASA NEWSLETTER

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