



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

PUNE BRANCH OF WICASA OF ICAI

NEWSLETTER

ISSUE NO. 5



"Your Gateway to the Inspired Minds of
Tomorrow's Chartered Accountants!!"



Where Creativity Meets Commerce

MAY 2024

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Chairperson



CA. SACHIN MINIYAR
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PUNE BRANCH OF WICASA OF ICAI

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CHAIPERSON'S COMMUNIQUE

**CA. Pranav Apte,
Chairman,
Pune Branch of WICASA of ICAI**



Dear CA Students,

Greetings!!

I hope this message finds you in good health and high spirits. I am delighted to address you through our esteemed CA Students Newsletter. You can achieve all your dreams through dedication, commitment, discipline and by believing yourself.

I take this opportunity to apprise you about a few seminars held during the last month. We have conducted seminars on various technical topics on GST, Income Tax, Accounting Standard (AS), Indian Accounting Standard (IND AS) etc. wherein various topics were covered to understand the intricacies of the topics.

In the upcoming month, various events and seminars have been planned. We are planning to conduct interactive meeting with Chairperson Board of Studies (Academics), ICAI wherein CA students can ask queries on new syllabus, new exam scheme etc. We are planning to conduct a series on Standards on Auditing (SAs) in the month of May 2024. We have planned various competitions such as Pitch Deck and Essay competition under national talent search 2024.

This Newsletter has always been a platform to share knowledge, insights, and experiences among our vibrant CA students. I encourage each one of you to actively participate and contribute.

It is my humble appeal to participate enthusiastically in the upcoming events. I wish all the students the success in studies and all their future endeavours.

Best Wishes,
CA. Pranav Apte
Chairperson, Pune Branch of WICASA

JOINT TREASURER'S COMMUNIQUE

**Ms. Geya Shah,
Joint Treasurer,
Pune Branch of WICASA of ICAI**



Dear CA Aspirants,

As we step into the month of May, a time synonymous with new beginnings and renewed energy, I on behalf of Pune Branch of Wicasa of ICAI extend my warmest greetings to each one of you.

It is a privilege to address you through this communique, aiming to inspire and guide you on your path to becoming a successful Chartered Accountant.

May is often a period of intense preparation as many of you are gearing up for your exams. Remember success is not about hardwork but also about smartwork.

In this month, we are planning various events also some interesting National Talent Search Competitions. Also we are committed to providing you with the resources and support you need to excel.

Our monthly newsletter is filled with informative articles, study tips and unique C³

'Creative Commerce Corner'.

We encourage you to actively participate in the various activities and workshops organised by Branch.

Remember, the journey to becoming a Chartered Accountant is challenging, but with determination, dedication and right approach you will achieve your goals.

Wishing you all the very best for your studies and upcoming exams.

Stay focused! Stay motivated!

Warm regards,
Geya Rahul Shah
Joint Treasurer
Pune Branch of WICASA of ICAI



ALL ABOUT BLACK MONEY ACT, 2015

The Black Money Act, also known as the “Undisclosed Foreign Income and Assets Act, 2015,” is a crucial piece of legislation aimed at tackling the menace of black money or undisclosed foreign income and assets. In this article, we will delve into the intricacies of the Black Money Act, providing a comprehensive overview of its provisions, structure, and significance in combatting black money.

Introduction To The Black Money Act:

The Black Money Act was enacted by the Government of India in 2015 to curb the generation and circulation of black money, both within the country and overseas. It seeks to identify and penalize individuals who have undisclosed foreign income and assets, and to unearth such undisclosed income and assets. The Act empowers the government to impose stringent penalties and initiate criminal prosecution against offenders, while also providing a framework for the declaration of undisclosed income and assets and their subsequent taxation.

Basic Structure of The Black Money Act:

The Black Money Act, initially applicable only to residents of India, and was amended in July 2019 to include non-residents and non-ordinary residents who were ordinary



Isha Dagra
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residents in the last year to which the foreign income relates or in the year in which the foreign asset was acquired. The Black Money Act plays a crucial role in assessment of proceedings under the Income Tax Act, 1961, particularly in cases where undisclosed foreign income or assets are detected. The Act may be invoked by the Assessing Officer (AO) even during regular income tax assessment proceedings, and there is no separate requirement to file a return of income under this Act. The Act specifically covers two issues: undisclosed foreign income and undisclosed foreign assets. The Act imposes a base tax of 30% on any undisclosed foreign income/foreign asset detected by the AO, in addition to a penalty of 90% (three times the amount of tax computed). There are also other penalties for non-disclosure of the required information and provisions for prosecution within the Act.

Key Provisions of The Black Money Act:

The Black Money Act contains several key provisions aimed at effectively combatting black money. Some of the significant provisions are:

I. The penalty provisions

a.) Undisclosed foreign income/assets: A penalty equal to 3 times the amount of tax payable, in addition to the tax payable at 30%.

b.) Failure to furnish returns: A fine of Rs 10 lakh for not furnishing income tax returns in relation to foreign income or assets. This would not apply to an asset with a value of five lakh rupees/less.

c.) Undisclosed/inaccurate details of foreign assets: A fine of Rs. 10 lakh if a person who has filed tax returns doesn't disclose his foreign asset/submits inaccurate details of the same. This wouldn't apply to an asset with a value of five lakh rupees or less.

d.) Second-time defaulter: Any individual or a person who continues to default in paying tax that is due would be liable to pay an amount equal to the amount of tax arrears.

e.) Other defaults: If an individual fails to abide by the tax authority in answering questions, signing off on a statement, or attending or producing relevant documents, he is liable to pay a fine between Rs. 50,000 to 2 lakh rupees.

II. Declaration and Taxation of Undisclosed Foreign Income and Assets:

The Act provides a one-time opportunity for individuals to declare their undisclosed foreign income and assets and pay taxes and penalties on them at a concessional rate (i.e.60%) till 2016.

III. Prosecution of Offenders:

- Willful attempt to evade tax: Rigorous imprisonment from three to ten years and a fine.
- Willful attempt to evade payment of tax: Rigorous imprisonment from 3 months to 3 years and a fine.
- Failure to furnish returns or non-disclosure of foreign assets in returns: Rigorous imprisonment of six months to seven years and a fine.
- Punishment for abetment: Rigorous imprisonment of six months to seven years and a fine.

IV. International Cooperation:

The Act provides for the exchange of information and cooperation with foreign countries in matters related to undisclosed foreign income and assets. This enables the government to access information and evidence from foreign jurisdictions to effectively tackle the issue of black money and its cross-border implications.

V. The burden of Proof:

Under the Black Money Act, the burden of proof is shifted to the assessee to prove the legitimacy of their foreign income and assets. This empowers the authorities to take action against those who fail to provide adequate explanations for their undisclosed foreign income and assets.

VI. Confidentiality:

The Act ensures the confidentiality of the declarations made by individuals under the scheme, barring certain exceptions. This provides a level of privacy and protection to those who come forward to disclose their undisclosed foreign income and assets.

Significance of The Black Money Act:

The Black Money Act is a significant step towards curbing the menace of black money in India. It has several important implications, including:

- **Deterrence against Black Money:**

The Act serves as a deterrent against the generation and circulation of black money by imposing stringent penalties and criminal prosecution. It sends a strong message that undisclosed foreign income and assets will not be tolerated and will be met with severe consequences.

- **Promotes Transparency and Compliance:**

The Act promotes transparency and compliance by providing a framework for the declaration and taxation of undisclosed foreign income and assets. It encourages individuals to come forward and disclose their undisclosed foreign income and assets, thereby regularizing their tax affairs and contributing to the growth of the formal economy.

- **Enhances International Cooperation:**

The Act facilitates international cooperation by providing for the exchange of information and cooperation with foreign countries. This enables the government to access information and evidence from foreign jurisdictions, which is crucial in combating the issue of black money that often has cross-border implications.

- **Strengthens Enforcement Mechanisms:**

The Act strengthens the enforcement mechanisms by empowering authorities to take action against offenders, including imposing penalties, initiating criminal prosecution, and shifting the burden of proof. This enhances the government's ability to effectively enforce tax laws and combat black money.

- **Promotes Fairness and Equity:**

The Act promotes fairness and equity by ensuring that those who evade taxes on undisclosed foreign income and assets are held accountable and face penalties, while those who comply with the law are protected. It creates a level playing field for taxpayers and promotes a culture of compliance.

Proper Disclosure while filing regular Income Tax Return:

In order to steer clear of the above mentioned provisions of The Black Money Act, 2015 an individual can show such foreign income under the head 'Income from other source' as per section 115 BBE and foreign asset under 'Schedule FA': The Schedule Foreign Assets (FA) is a schedule in the ITR wherein you are required to furnish the details of the foreign assets. Such as foreign shares, foreign company mutual funds and employee stock options (ESOPs) of foreign companies. In other words, all the foreign assets held by you either legally, as a beneficiary, or as a beneficial owner should be disclosed while filing the ITR-2 or ITR-3, as the case may be.

Conclusion:

The Black Money Act is a comprehensive legislation that seeks to tackle the issue of black money by providing a framework for the declaration, taxation, and enforcement of undisclosed foreign income and assets. Its stringent provisions, focus on international cooperation, and promotion of transparency and compliance make it a crucial tool in the government's efforts to combat black money. It serves as a deterrent against the generation and circulation of black money and promotes fairness and equity in the tax system. Compliance with the Act is essential for individuals with undisclosed foreign income and assets to regularize their tax affairs and contribute to the formal economy.

Written by:

Isha Dagra

(CRO 0689923)

Knowledge & Development Committee(KND)

Dahotre and Dahotre CA



THE GLOBAL CHESSBOARD: GEOPOLITICAL EVENTS AND THEIR MARKET RAMIFICATIONS.

Introduction:

Geopolitical events aren't distant occurrences; they're strategic moves in a high-stakes global game, profoundly shaping every facet of the financial landscape. From capital markets to supply chains and safe-haven assets like gold, understanding how these events influence investor behavior and market dynamics is crucial.

Capital Markets:

Geopolitical events inject volatility into capital markets, causing fluctuations in stock prices, bond yields, and currency values. For instance, during the US-China trade war, tariff announcements led to abrupt market movements as investors reassessed risks. Total trade between the US and China dropped by 19% from \$636 billion in 2018 to \$516 billion in 2019 due to escalating tensions.

Safe-heaven Assets:

Gold, known as the "ultimate safe-haven asset," shines during geopolitical uncertainty. Investors turn to gold as a hedge against inflation, currency depreciation, and geopolitical risk. The yellow metal's price tends to rise during periods of turmoil, reflecting heightened demand for safety.



Goraksh Sugaonkar

WRO0712679

Pune

For instance, amid Middle East tensions, gold prices surged by approximately 4%, reaching a seven-year high of over \$1,600 per ounce within a week.

Capital Markets:

Geopolitical events disrupt global supply chains, affecting industries like technology and manufacturing. Trade tensions or conflicts lead to production disruptions and increased costs. For example, the Russia-Ukraine war disrupted global supply chains for grains and metals, causing price spikes. Concerns over oil supply disruptions also contributed to increased prices, straining corporate profitability. The assassination of Iranian General Qasem Soleimani in January 2020 briefly spiked oil prices, with Brent crude surpassing \$70 per barrel.

Currency Markets

Geopolitical events influence currency markets, driving fluctuations in exchange rates. Political uncertainty impacts currency values as investors reassess economic growth outlooks. For example, the Brexit referendum caused a sharp depreciation in the British pound against major currencies, reflecting concerns about the UK's economic prospects. The pound depreciated by approximately 8% against the US dollar, reaching its lowest level in over three decades.

Conclusion:

Effectively navigating the complexities of geopolitical events requires a deep understanding of their implications for capital markets, safe-haven assets like gold, supply chains, and currency markets. Investors must remain vigilant, assess risks, and adapt their strategies to navigate turbulent waters effectively. By staying informed, diversifying portfolios, and maintaining a long-term perspective, investors can navigate geopolitical uncertainties and capitalize on opportunities amidst global turmoil.

Written by:

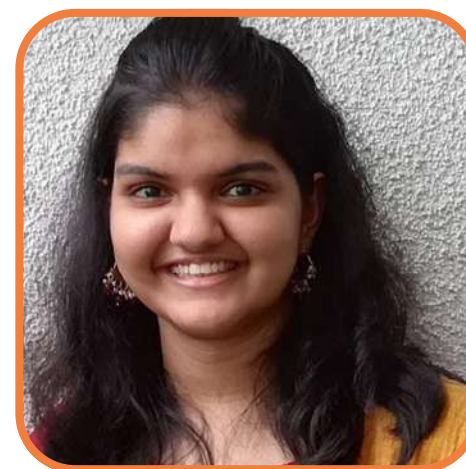
Goraksh Sugaonkar
(WRO0712679)



IMPACT OF GEOPOLITICAL EVENTS ON MARKETS

“The Sensex crosses the 40,000 mark and the Nifty crosses the 12,000 mark for the first time, rally of stocks recorded on the stock market”, read the headlines of numerous newspapers on 23rd May 2019. It was the day when the results of the Lok Sabha Elections were declared, which was a mega political event. However, a great impact was observed on the markets. Let us understand how these political events have an influence on the markets.

Stock markets refer to a set of exchanges or venues where the shares of publicly held companies are bought and sold. For example, the National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE) form an integral part Indian stock market. The share prices of the companies listed on the exchange are affected by numerous factors. Geopolitical events are one of them. Geopolitical event is a broad term comprising of international relations, wars, conflicts. Events such as war massively impact a country's functioning. Requirement of defence and intelligence services, shortage of food, drying up of money reserves, hike in fuel prices, etc. are the consequences. It causes economic instability and leads to inflation.

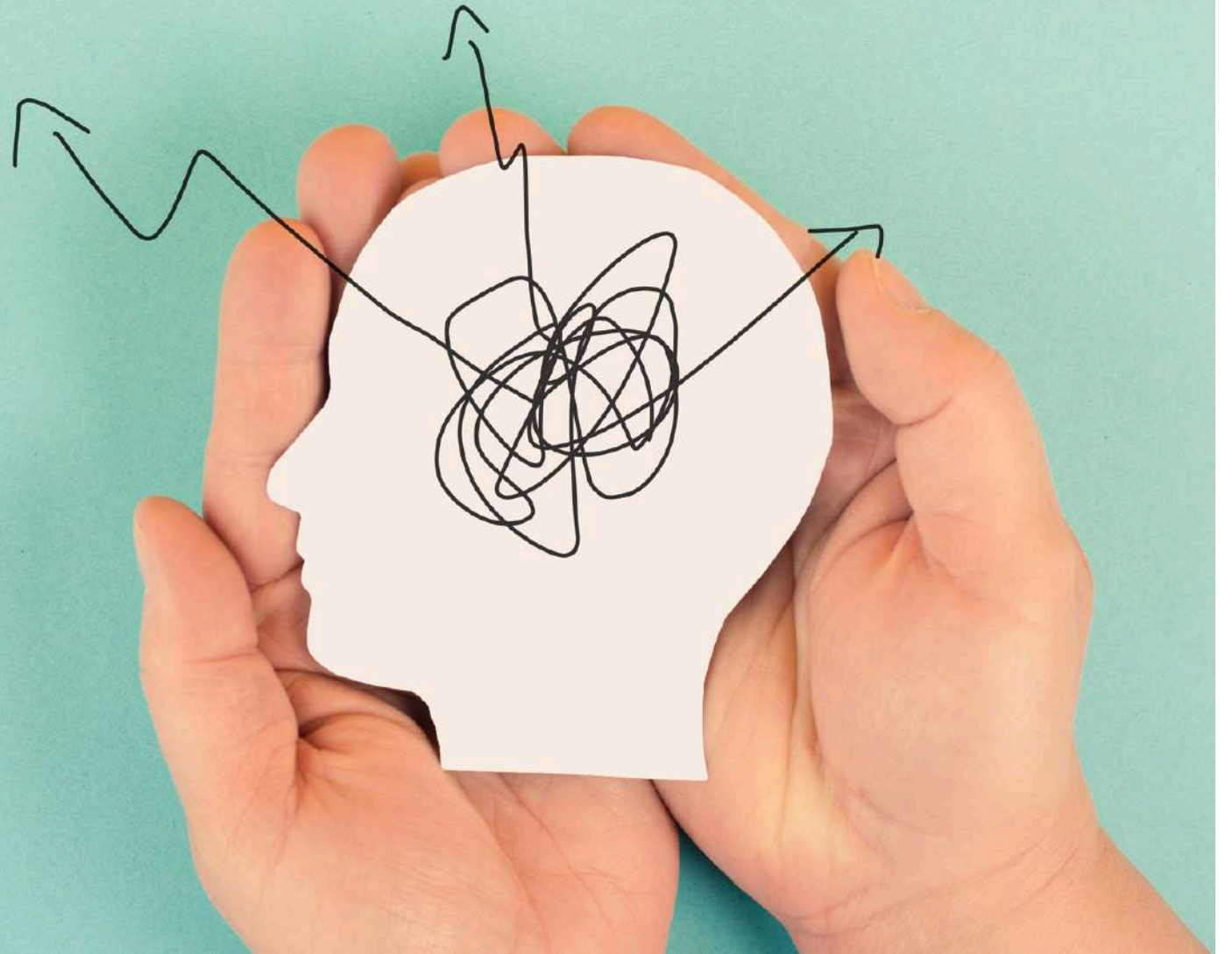


Arya Joshi

WRO0776311

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Geopolitical events are uncertain and hence Investors become more risk averse. Ultimately, the stock markets are affected. The impact also varies by sector. Manufacturing and export-oriented sectors are most affected in such conflicts. The currency markets showcase immediate impact of these events while equity markets may take a while. Recently, there have been various events taking place globally such as the Israel-Hamas conflict, Russia-Ukraine War, Middle East crisis etc. which are affecting the economies of countries worldwide. To reduce the impact of these events on the economy of a country, it is important to implement policies and regulations which lead to economic stability. As investors, we should be mindful of our investments and look out for these changes to avoid further losses.



MENTAL HEALTH AWARENESS

According to World Health Organization (WHO), mental health is a state of wellbeing where an individual works productively, can handle normal stress of life, contribute towards (their) community and has ease over emotions.

Simply speaking, Mental Health encompasses psychological, emotional and social wellbeing of an individual. Mental Health is important for the self growth as well as national growth of country.

Awareness about mental health means that people or the society has the knowledge and understanding of the idea and concept of mental health and they are willing to become an aid and support towards whosoever needs them.

According to UNICEF, almost 14% of people in age of 15 to 24 year in India feel depressed or disinterested. This underscores the need for targeted mental health services for young people, who are particularly vulnerable to mental health issues due to academic pressures, unemployment and social factors.



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Jalgaon

There are various steps that the society as a whole can take for spreading mental health awareness like arranging awareness campaigns, Being vocal about these issues, showing empathy and care for such individuals. Government can spend more on research and funding about mental health.

Now coming to the most important leg of this article i.e. some practices from the Shrimad Bhagvad Gita , if followed by an individual will surely help him in maintaining good mental health:-

1. **Equanimity**:- One must be in the balanced state of mind be it success or failure ,pleasure or pain . Niether being too happy in success nor too sad in failure.
2. **Detachment**:- Gita explains that you are not responsible for the results associated with your actions .Be firm , determined and work towards your goal but do not get attached to the results or inaction.

3. **Duty and Purpose:-** Performing your own duty with dedication and sincerity is a necessity . Do not perform other's duty, even if it is easier or interesting.

4. **Self Knowledge and Medidation:-** The Gita encourages self reflection and meditation as tools for gaining self awareness and inner peace .These practices are essential for maintaining good mental health.

5. **Control of Mind:-** Controlling mind is difficult but by suitable practice and detachment it is possible

Written by:

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DEBT SNOWBALL VS DEBT AVALANCHE

Mr. Arjun (Client) has outstanding debt (Credit Card, Student Loan, Car Loan) in his balance sheet, he takes consultation from Mr. Krishna (Consultant) about repayment of debt.

Mr. Krishna (Consultant) suggested two methods for repayment of debt are as follows:

- A) Snowball Method
- B) Avalanche Method

Mr Arjun (Asks): **What is Snowball Method for Debt Repayment?**

Mr. Krishna (Answer): The Snowball Method is a popular strategy for effectively tackling multiple debts. It gets its name from the idea of starting small and gradually gaining momentum, just like a snowball rolling downhill and accumulating more snow. With this method, you begin by paying off your smallest debts first and then move on to larger ones.

Here's how it works:

Step 1: List your debts: Make a list of all the debts you have, like credit cards, personal loans, or car loans. Write down how much you owe, the interest rates, and the minimum monthly payments for each debt.



Shubham Kolate
WRO0689681

Step 2: Order debts by size: Arrange your debts from smallest to largest based on the amount you owe. The smallest debt should be at the top of the list, and the largest debt at the bottom.

Step 3: Make minimum payments: Keep making the minimum monthly payments on all your debts to avoid any penalties or fees.

Step 4: Focus on the smallest debt: Take any extra money you can afford and put it towards paying off the smallest debt. Try to pay it off as quickly as possible.

Step 5: Snowball effect: Once the smallest debt is paid off, take the money you were using to pay that debt (minimum payment + extra money) and add it to the minimum payment of the next smallest debt. This creates a snowball effect, where your payments towards the next debt become larger.

Here's how it works in easy steps:

Step 1: List your debts: Write down all your debts, including the balance, interest rate, and minimum monthly payment for each one.

Step 2: Order debts by interest rate: Arrange your debts from highest to lowest interest rate. The debt with the highest interest rate goes on top, and the one with the lowest interest rate goes at the bottom.

Step 3: Make minimum payments: Make sure you pay at least the minimum amount required for each debt every month. This avoids extra fees or penalties.

Step 4: Focus on the highest interest debt: Use any extra money you have to pay off the debt with the highest interest rate.

Step 5: Move down the list: Once you've paid off the highest interest debt, take the money you were using for it (minimum payment + extra money) and add it to the minimum payment of the next debt with the highest interest rate. This helps you pay off the next debt faster.

Step 6: Repeat the process: Keep going through the list, paying off one debt at a time, and adding the payments to the next debt. This way, you'll pay off the debts with higher interest rates first, saving you money in interest charges over time.

Mr Arjun (Asks): **which method he should choose?**

Mr. Krishna (Answers): Ultimately, the choice between the Snowball Method and the Avalanche Method depends on your personal preferences and financial situation. If you value quick wins and psychological motivation, the Snowball Method may be more suitable. However, if you prioritize saving on interest payments and want to tackle high-interest debts first, the Avalanche Method may be a better fit. Consider your financial goals, interest rates, and personal motivation to determine which method aligns best with your needs.

Written by:

Shubham Kolate

WRO 0689681



PRIORITIZING MENTAL HEALTH AWARENESS!

Do you remember the scene from the movie '3 idiots' in which a boy named Joy commits suicide because of constant stress and mental pressure? The object behind beginning with such suicidal scene is to impart the significance of the above topic.

In today's world of social media, where physical appearance has gained undue importance, students and parents being gridlocked in their careers, jobs etc, mental health wellbeing is sidelined. Our mental health is an essential part of our overall well-being, impacting how we function psychologically, emotionally, and socially.

However, society concentrates only on countenance and is least interested in knowing what's going on inside somebody's mind. If you look merrier on social media while being depressed from within how would the society know? Nobody can hear the chatter going on in your mind better than you yourself, right? Your health is your responsibility. But in the haste of improving physiognomy, we think, mental health is trivial issue since it does not impact us immediately. What we fail to understand is that it is decaying our mental health slowly but steadily which ultimately leads to taking some fatal actions like suicide. 'Saari umrabhar mar mar ke ji liye...'



Deepika Gatne
WRO069296

that 'mar mar ke jina' in this song is nothing but neglecting mental health. So, mar mar ke jina chodo aur khul ke jiyo.

How? Through mental health awareness. Mental health awareness refers to recognizing the significance of maintaining good mental health and well-being. It involves promoting knowledge of the signs and symptoms of mental health problems and disorders, and the benefits of seeking help and treatment.

Remember- We can apply filters to face but not our mind. We cannot hide away from mental issues we suffer from. The more we try to suppress the following signs it comes out in the form of outbursts or diseases:

- o Persistent feelings of sadness, anxiety, hopelessness
- o Changes in sleep patterns or appetite
- o Difficulty concentrating or making decisions
- o Withdrawal from social activities
- o Thoughts of suicide

So, how can we maintain Mental Health Well-Being? By recognizing these symptoms, prioritizing self-care, seeking support from family, friends and mental health professional if needed, practicing mindfulness, replacing negative thoughts with positive ones.

With good mental health one can get benefitted with enhanced productivity, improved physical health and better relationships.

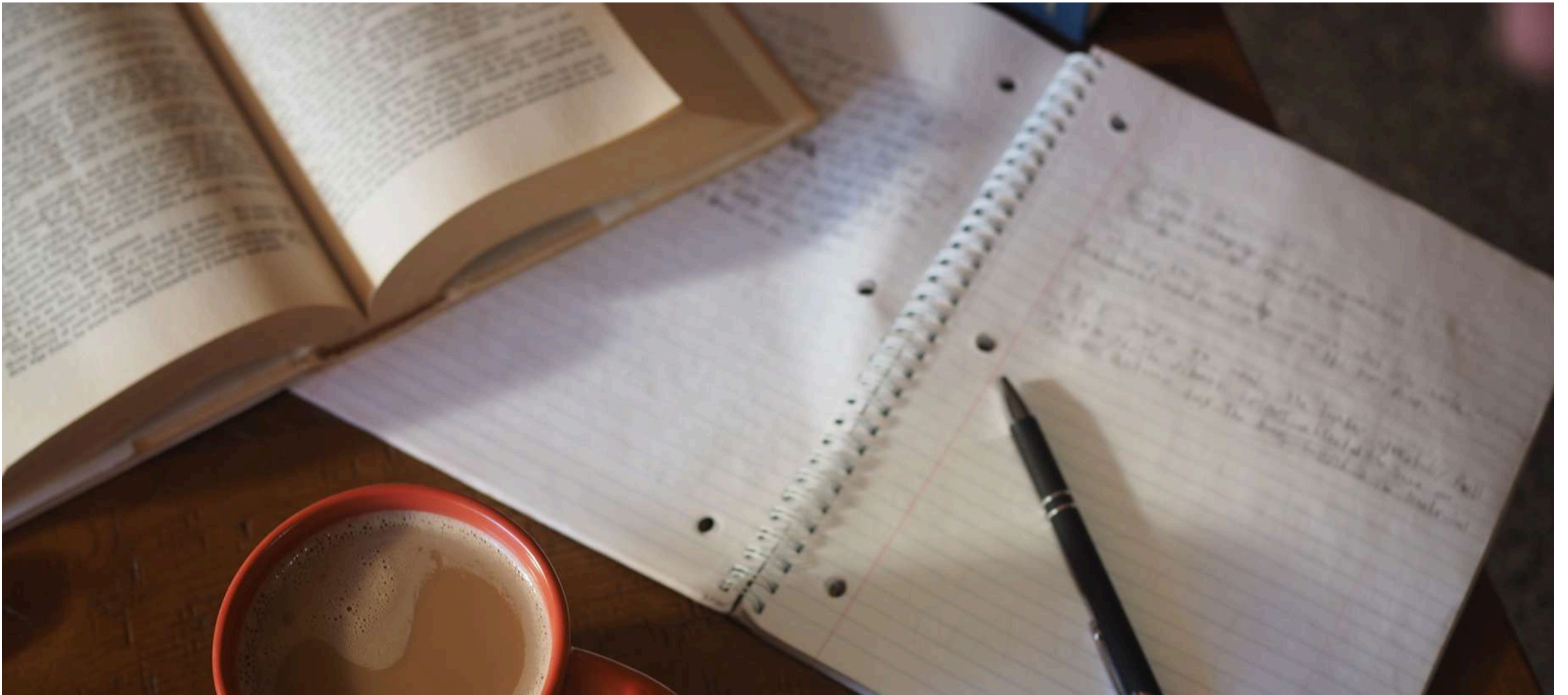
We spend most of our time in our mind so let's make it a better place to live in by prioritizing mental health awareness!

Written by:

Deepika Mahesh Gatne

WRO0692960

Pune



TO THE MEN OF MY LIFE....!

CA final study leaves the phase which no CA student could ever forget - a mixture of all the emotions , self doubts, traumas , late nights and early mornings, loneliness , studies and most importantly finding a newer version of yourself! I still remember the first day of my study leave how unsure was I about completing the syllabus or might be being consistent with my routine and even after finishing my last paper i was still doubting myself how I survived all these 5 months?

The first day when I returned home for my study leaves my parents were the happiest thinking that at least i will be able to spend some time with them in these whole period of 5 months (story of every article who left their hometown for articleship) but little did they knew spending some time would be listening to my traumas or listening to how im lagging so much in my studies ?I still remember everyday when i was waking up at 3 am in the morning to study audit or sleeping at 3 am in mind night while solving those business combination questions i always have my mom sliding quietly in the room and keeping fruits and asking me do you want something to eat? And whatever and whenever i said that Im hungry I remember her cooking food for me at 4 in the morning or 2 in midnight, I was so guilty that i was responsible for such a huge change in sleeping schedule of my family.



Akanksha Pampatwar
WRO0650177

To all my mental breakdown during those forex questions or test series marks , I always had her listening to me and soliciting me without expecting anything in return!how pure moms love could be na?

My little brother who has to sleep with lights on and sometimes even with my lecture sound banging his ears but he never complained , one day I asked him is the volume of lectures too high? Are you not able to sleep shall i off the lights? To which he replied the day you will clear your finals na, that day the sound of celebration will be much higher then this noise so just focus on your studies now, and make us proud , study! How can someone be so kind?

My father used to call me just to ask is there anyone still in the study room? Just call me once you have to come back home I will come to pick you up as it is late night now! The sacrifice that my whole family made during this journey, was just innumerable

I still remember my dadi when removing nazar when i said her that Im having a stomachache which is not allowing to concentrate fully on my studies.Its rightly said that its not only you who become CA but your whole family.

Remembering the study leaves days when you are so cautious about every minute of yours that you actually forgot to spend some quality time with your family, understand that what all they have done to make you capable of what you are today.

To all those starting their study leaves or those waiting for results, just remember that your family has sacrificed more then what you had and now don't just forget to spend some time and appreciate their efforts.

Written by:

Akanksha Pampatwar

WRO0650177

Pune



PLATFORM FOR CA STUDENTS TO SHOWCASE THEIR ARTWORK

CREATIVE COMMERCE
CORNER

SKETCHES. POETRY. PAINTINGS.

MAY
2024

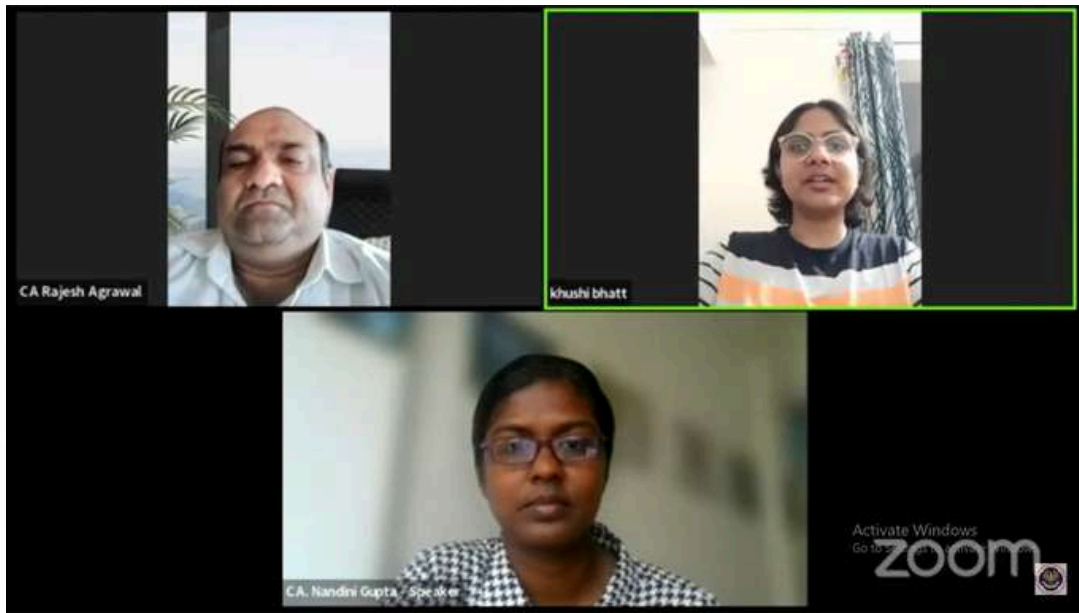
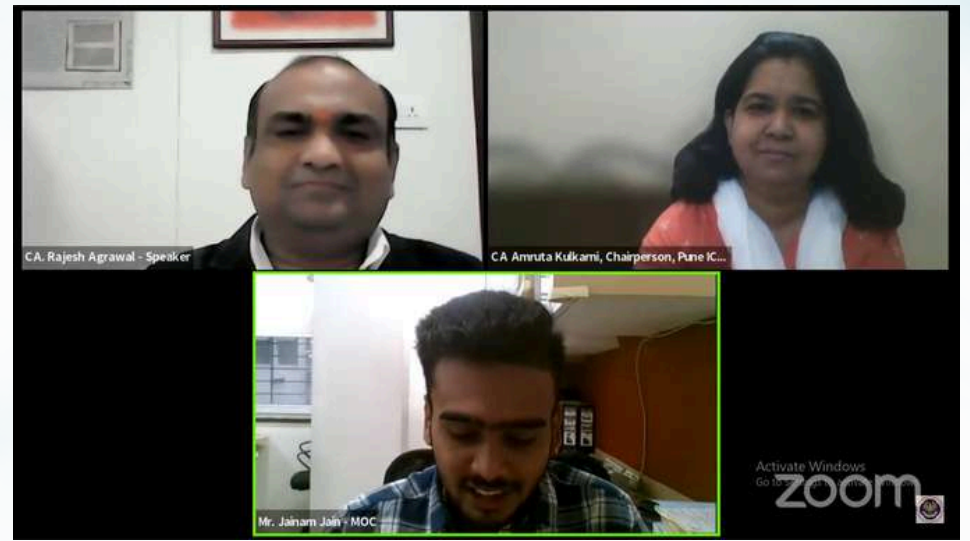


**Vikas ingle
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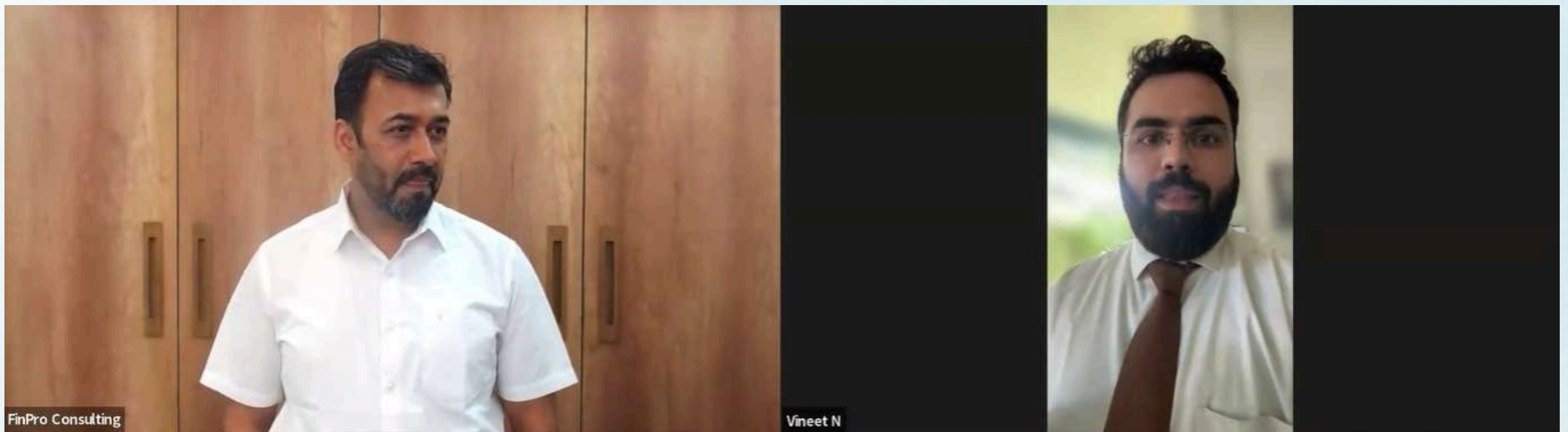


Vikas Ingle
WRO0647461

GLIMPSE OF PAST EVENTS



VIRTUAL SERIES ON INCOME TAX AND GST FOR CA STUDENTS ON 23RD MAY, 2024 TO 26TH MAY 2024
(Session speakers - CA Parikshit Aurangabadkar, CA Rajesh Agrawal, CA Nandini Gupta, CA Dhiraj Dandgaval)



SERIES ON IND AS AND AS FOR CA STUDENTS ON 6TH, 7TH, 14TH & 15TH MAY, 2024.
(Session Speaker - CA Amit Darekar)



NATIONAL TALENT SEARCH -
ESSAY WRITING AND PITCH DECK COMPETITION

EDUCATION IS THE MANIFESTATION OF PERFECTION ALREADY IN.

- SWAMI VIVEKANANDA

SHARE YOUR ARTICLES AND ARTWORKS ON
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Newsletter

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