



PUNE BRANCH OF WICASA OF ICAI

**The Institute of Chartered Accountants of India
(Set up by an Act of Parliament)**

NEWSLETTER

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**CA. Sameer Ladda (M.Com, FCA)
Vice Chairman, Pune Branch of WIRC of ICAI (2020-21)
Chairman, Pune Branch of WICASA of ICAI (2020-21)**

A warm wishes to all dear students. There is no end of battle against the corona and at present there is no answer when this battle will end. So we have to live with this corona with at most care of self and others.

Dear friends though there is period of lock down in the whole state the branch has not stopped its duty to arrange seminars in order to update the knowledge to the members as well as students. Our chairman, treasurer and whole of the managing committee are working 24*7 for arranging all these webinars and e-meetings etc. Students are also taking keen interest for learning from home and utilizing the time in best possible manner.

We shall always convert any problem into opportunity. Unfortunately the ICAI has to cancel the exams of last attempt due to this pandemic Covid-19. I know **"All of you had studied hard and well prepared for the attempt. Due to cancellation of exams some of you may have become nervous. But my dear students it is part of life. Sometimes it happens that after lot of practice in net; the match cancelled due to heavy rain. But the players have to prepare again for next match. The most important thing in your case there is no loss at all. This hard work study has already increased your knowledge which will definitely help you next attempt."**

Since most of the offices are closed due to lockdown; your principles are really working hard from homes in order to make compliance of professional duties to clients. I again appeal all of you please contribute sincerely in your office work from home in order to help your principle.

As written in last chairman's communiqué we the Pune Branch of ICAI had got the opportunity to conduct the quiz competition "KBCC 2020" for members and students at WIRC level. It was really very successful due to great efforts of team of 15 CA and almost 15 Students. I give sincere thanks to all of them.

My dear students almost all world is facing problems due to this Covid-19. As a young and brave student you should help others to reduce their stress and problems. You should keep in mind and also tell others "वक्त भी चला जायेगा"

Jay hind.

Regards,

CA Sameer Ladda



Pushp Kumar Sahu
CRO0553317

Brief Study of Section 269ST of Income Tax Act, 1961

In this article we will understand why section 269ST is introduced and what is the need of invoking such provisions,

Section 269ST was introduced by finance act, 2017 in Income tax act, 1961 by the central government in order to curb the tax evasion, regulation and circulation of **Black money**. Most of the transactions in India are done in cash (specially real estate transactions) as a tactic to evade the income tax, as cash transactions are difficult to track by the department. Therefore there is a great need and requirement to invoke such provisions with the intention of restricting cash transactions. There are already provisions in the act to restrict cash transaction. For instance, the provisions of section 40A(3) imposing restrictions on cash expenditure. Similarly, there are provisions under sections like 269SS/269T regarding accepting and repayment of loans in cash.

But, there is no provision in income tax regarding cash receipts before inserting section 269ST (i.e. before 1st April, 2017) and this what it makes a difference between the existing provisions and 269ST. It cast a restriction on the person receiving the cash i.e. payee.

Understanding the provision of section 269ST;

No person shall receive an amount of two lakh rupees or more—(a) in aggregate from a person in a day; or

(b) in respect of a single transaction; or

(c) in respect of transactions relating to one event or occasion from a person,

Otherwise than by an account payee cheque or an account payee bank draft or use of electronic clearing system through a bank account.

Provided that the provisions of this section shall not apply to—

(i) any receipt by—

(a) Government;

(b) any banking company, post office savings bank or co-operative bank;

(ii) transactions of the nature referred to in section 269SS;

(iii) such other persons or class of persons or receipts, which the Central Government may, by notification in the Official Gazette, specify.

Explanation.—For the purposes of this section,—

(a) "banking company" shall have the same meaning as assigned to it in clause (i) of the Explanation to section 269SS;

(b) "co-operative bank" shall have the same meaning as assigned to it in clause (ii) of the Explanation to section 269SS

Important Notes:

Applicability: This section is applicable to all persons as defined in section 2(31). It covers all types of receipts whether it is a capital or revenue.

Penalty for non-compliance of section 269ST (Section 271DA)

If a person receives any sum in contravention of the provisions of section 269ST, he shall be liable to pay, by way of penalty, a sum equal to the amount of such receipt

Any penalty imposed under sub-section (1) shall be imposed by the Joint Commissioner.

Examples of transaction covered under section 269ST

1). **Laxminarayan & Associates** (a partnership firm) has entered into a transaction of purchase of immovable property from Pushp kumar sahu at a consideration of 25,00,000/- INR. The mode of payment is partly cash and partly by NEFT, cash portion is 5,00,000 and remaining is NEFT. In this case pushp kumar sahu has received cash in excess of 2,00,000/- INR. In which he has violated the provisions of section 269ST. Therefore penalty will be leviable u/s 271DA for receiving cash @ rate of 100%. In layman, penalty will be levied on transaction portion received in cash.

2). **Laxminarayan & Associates (a partnership firm)** has withdrawn a amount of 3,00,000/-INR from a bank account in a single day. In this case receiving person is laxminarayan & associates which

has received a amount exceeding 2,00,000/-but still it is not violating the provisions of section 269ST. Therefore, penalty will not be levied u/s 271DA; because there is a clarification regarding the same by Central Board of Direct taxes that there will be no restriction on cash withdrawal from bank.

Clarifications in respect of section 269ST of the Income-tax Act, 1961 Vide Circular No.22 of 2017 Dated 03rd July, 2017.

F.No.370142/10/2017-TPL

Government of India

Ministry of Finance

Department of Revenue

(Central Board of Direct Taxes) (TPL Division) ***

With a view to promote digital economy and create a disincentive against cash economy, a new section 269ST has been inserted in the Income-tax Act, 1961(the Act) vide Finance Act, 2017. The said section inter-alia prohibits receipt of an amount of two lakh rupees or more by a person, in the circumstances specified therein, through modes other than by way of an account payee cheque or an account payee bank draft or use of electronic clearing system through a bank account. Penal provisions have also been introduced by way of a new section 271DA, which provides that if a person receives any amount in contravention to the provisions of section 269ST, it shall be liable to pay penalty of a sum equal to the amount of such receipt.

2. Subsequently, representations have been received from non-banking financial companies (NBFCs) and housing finance companies (HFCs) as to whether the provisions of section 269ST of the Act shall apply to one installment of loan repayment or the whole amount of such repayment.

3. In this context, it is clarified that in respect of receipt in the nature of repayment of loan by NBFCs or HFCs, the receipt of one installment of loan repayment in respect of a loan shall constitute a 'single transaction' as specified in clause (b) of section 269ST of the Act and all the installments paid for a loan shall not be aggregated for the purposes of determining applicability of the provisions section 269ST.

Notified Jurisdictional Area Section 94A

In this article, we will understand why section 94A was introduced and what was the need of invoking such provisions under the Income Tax Act, 1961.

Section 94A was introduced by Finance Act, 2011 by the Central Government in order to notify certain jurisdictions from which India has no such agreements or arrangements of Sharing/ Exchanging Tax information of the assessee. Central Government has been trying since long to bring back the Black money deposited by Indians in Foreign Bank Accounts. The main reason behind introducing this section is to Curb the circulation of unaccounted money and various international transactions which takes place between Tax Havens and other tax oriented countries. And where Tax information exchange system does not exist.

This section Empowers the Central Government to Blacklist the countries where such effective agreement of sharing tax information does not exist.

This provision acts as counter measure to discourage the transactions between India and Notified Jurisdictional Areas. Till date only Cyprus has been notified as NJA by Central Government which was rescinded in the year 2016 Vide Notification No. 114 dated 14/12/2016 and Notification No. 119 dated 16/12/2016. Therefore in the current regime there is no such NJA exists.

Let us better understand this provision in the form of example

There were two brothers named Pushp Kumar Sahu resident of India and another one is Uday Kumar Sahu who is a resident of Country X which is notified by Indian Government as Notified Jurisdictional Area, Mr. Uday and Mr. Pushp has been entered into a transaction in the nature of lending or borrowing of money, then after entering into such transaction both the parties will be deemed to be an "Associated Enterprises" (within the meaning of section 92A) by virtue of section 94A(2).

There would be a liability in the hands of Mr. Pushp Kumar Sahu in respect of any sum received or credited from Mr. Uday in any previous year, then Mr. Pushp has to offer the explanation about source of the said sum, if he fails to explain the same, then such sum credited in his account would be deemed to be his income and accordingly tax will be charged on such income.

Under the same situation Mr. Pushp has also made payment to Mr. Uday (Resident of NJA) then there is a liability of Mr. Pushp to deduct tax on such sum credited to the account of Mr. Uday at the highest of the following rates, namely;

- 1). At the rate or rates in force;
- 2). At the rate specified in the relevant provisions of this act;
- 3). At the rate of 30%.



Akshay Metha
WRO0597620

Do we need financial literacy?

We spend our initial life educating ourselves, getting grades and degrees. Thereafter some choose to follow their childhood passion to serve the society by opting to become a doctor or a police inspector, while some specialize in the field of science, technology, or research.

Followed by our education starts our career -chasing our dreams, risking our jobs and sometimes even getting off the well-paid high-profile jobs just to self-actualize ourselves.

Somewhere here, we start to portrait a landscape of our prosperous career in the field we love, striving for our passion and climbing the ladder of success. Gradually we even don't realize when our happy married life, yet to born kids and a happy family taking pleasure of togetherness jumps into the same portrait.

Even sometimes this very portrait becomes our motivator and instigates us to convert the same into reality. At this stage, our short-term goals emerge as to become strong enough to support our parents and stand high as a pillar so that everyone in our family lives a happy life.

Knowingly or unknowingly it's the time we have shouldered responsibility. But the very important factor which influences our journey is money. You may not agree at this stage, but it remains the truth.

In today's scenario, money is as important as anything else. Surely money won't readily provide the beautiful portrait of ourselves and our family we once imagined, but it may surely provide us with an artist-aid to work upon that white paper. Money acts as a catalyst to our lives.

We see people around us – some white-collared scholars holding the offices of CEO's / CFO's in a company, while some being employees in a tech firm. Few chose to be the managers of their own businesses, while few own traditional shops and the rest are compelled to be labours at other's place.

Whatsoever the position may be, the common thread which joins them all is they get something in return for their work. That something in return may either be in form of daily wages for a worker or a salary. It may be in form of a direct share of profit to business owners or even the whole of the profit for the proprietors. Let's call it a consideration in common.

This consideration plays a crucial role in our life, whether or not we realize its significance. A business owner dedicatedly works in order to expand his business, a newly married husband waits for his monthly salary in order to make a gift to his wife and a daily wage worker awaits till evening for his rate to earn his livelihood. Isn't it all to decorate a simple portrait that we once imagined? Isn't it all to bring the same landscape into reality? Isn't it all for the happiness of our dear ones?

But, in spite of all this, the most surprising thing is that, people don't accept that they need money and the fact that money is an important factor in their life.

The fact for which I am beating around the bush is that most of the people when asked, 'do you work to earn money?' easily answer the question negatively with different views over it.

Most of the views being –

An engineer would say - I work because I love machines; or

The policeman would say – It was my dream to be in Khaki.

Some other common replies would be:

It's not my job or work, it's my passion as I have interest in computers; or

I don't work for money; it is just subsidiary to my work.

But the question which would answer the reality would be – If this is your passion or if you don't work for money then for how long could you continue with your said passion or dream without a single penny as a consideration?

(Pause for a while and think over this question. In case you are a student, or you are not a working member of your family, just ask yourself for how long could your father work without consideration with all the responsibilities constant?)

You would realize that it's very difficult to survive without consideration. How could that newly married husband make a gift to his wife without his monthly pay or how could that wage labourer feed his children and family without money? Just imagine, how could a person who has imagined the beautiful portrait of his family bring the same into reality?

Now some of you, who earlier disagreed to accept the importance of money may realize that no money or insufficient money is a stumbling block in our happy life.

At this very stance, you may try to think of a solution for this. (Do try)

Some may think of getting a high profile and secure job or a position in a company with a handsome salary, others may think of earning lots of money by expanding their businesses to satisfy each and every want of their family and to live a lavish life. But the thing is that - this too won't be enough to satisfy what you are looking for.

Yes, you may wonder how come? But it remains the truth.

If you keenly look around to a person earning much more than you or say your father, you may find him working harder and harder to earn what he is earning. You may find his lavish life attractive but behind the curtain, you may also find his hidden debts, pending business bills, or the outstanding balance of credit cards. You may find him struggling to pay his housing loan installment or a life insurance premium. On the other hand, if you look around for a person earning much lower than you or your father, you may find the struggle remains the same but just the level changes. He too would be spending a lot of his time doing his job and earning money to repay his grocery bills and to feed his poor kids. So, where lies the difference?

Do you think earning a lot much of money would give you a life you want? Or else you think expending less and saving more would make it accomplish? Would it all together bring the portrait you once imagined into a reality? The answer to all these questions is negative.

Because you may never understand when you would get trap into an elusive rat-race. Earning more and expending more, using credits, making some investments for retirement and owning luxurious cars or homes by incurring debt and spending your 40's in the repayment of the same. It becomes a vicious circle, if not managed properly.

According to Robert Kiyosaki, there are many scholars who are the masters of their field. They include highly educated doctors, scientists, engineers and even accountants who earn a lot of money but are unable to manage it. This eventually makes them trap into an interminable cycle that keeps spinning around the whole of their life.

Robert says that this is just because in our school or college life we are never taught about money and how money works in spite of the fact that it plays a significant role in our actual life.

Then what seems the way out for this?

Learning how to manage money and understanding how money works become vital. I would say it does not matter how much you earn, more matters how you manage the earned money. It does not matter how hard you work to earn a small piece of money, more matters how intellectually you make your small piece of money work harder for you. Robert through his bestsellers disseminates public at large to make money work for you, rather working for money. And this is where Financial Literacy comes into play.



Mr. Amol Suresh Kalavikatte
WRO0577258

New journey of Charitable Trusts from Section 12AA to Section 12AB:

Previously the registration u/s 12AA / 80G once granted to a Trust shall remain in force till it is cancelled or the activities not carried by the Trust in accordance with the object of the Trust. Now the decision taken by government to restructure the procedure in accordance with new rules is as under:

Introduction:

On February 01, 2020 Finance Minister of India, Ms. Nirmala Sitaraman presented the **Union Budget 2020** wherein she proposed substantial amendments for granting exemptions to the charitable / religious trusts institutions etc. Under the new tax regime, she proposed to amend Section 10(23C), Section 11, Section 12A, Section 12AA, Section 80G and proposed to insert a new Section 12AB. All these amendments are proposed to be made w.e.f. June 01, 2020. But because of the pandemic in India the procedure for registration, reapplication for granting certificate under new regime shall begin on 1st October 2020 and continue till 31st December 2020.

Implementation:

Charitable Trusts registered under existing laws will have to reapply for new registration; also Trusts whose registration expired under new regime shall be required to reapply every five years. Trusts shall also apply for provisional registration under new regime.

Procedure:

Application shall be made within three months as mentioned above.

The Trusts for which registration expires under new regime shall reapply **at least six months prior** to the expiry of registration.

Provisional registration shall be obtained within six months from the commencement of activity or six months prior to the expiry of provisional registration.

Commissioner shall approve the registration after verification of genuineness of the Trust in writing **for the Period of 5 years.**

The Trusts shall be eligible to take benefit from the assessment year in which the registration is granted. In case of reapplication, the benefit is available from next financial year. In case of provisional registration, the benefit is available from the assessment year for which registration is made and granted.

Approval for existing Trust shall be granted within Three months from the end of the month in which application was received and for others, same shall be granted within six months from the end of the month in which application was received.

The same procedure shall be applicable in the case of Trusts which are registered under section 80G.

Further in case where Commissioner or Principle commissioner is satisfied that the objects of the Trust have not complied then the registration will be cancelled after giving reasonable opportunity of being heard.

Conclusion:

The procedure is burdensome for some Trusts which work properly towards its objects but it is ultimately beneficial for everyone as the illegal and unauthorized trusts which were formed long back stand cancelled in the process of new registration. Also, the inoperative Trusts which were formed long back and were taking benefits without doing none of activity shall stand cancel. The ultimate goal of the new section and procedure is to clean India.



Sarish Hendre
WRO0624251

COMPANIES (AUDITOR'S REPORT) ORDER, 2020

The Companies (Auditor's Report) Order, 2020 (CARO 2020) was announced on 25th February, 2020 superseding the earlier Companies (Auditor's Report) Order, 2016. However as per the recent notification of the government as on 24th March, 2020 the applicability of the order is now postponed to the financial year commencing as 1st April 2020. Various matters are introduced in CARO, 2020 on which the auditor has to comment his views. This article tries to throw a light on the important additional matter now to be reported. The applicability of the order remains unchanged & is the same as before.

Additional matters to be reported:

FIXED ASSETS

Revaluation of Property, Plant and Equipment

The auditor is required to check for any revaluations done by the entity by more than 10% during the financial year, if so, whether such valuations are done by a Registered Valuer. The auditor here is expected to comply with SA 500, Audit Evidence before relying on a management's expert.

Benami Property

The auditor is required to check for any proceedings which have been initiated or are pending against the entity for holding any benami property under the Benami Transactions Act, 1988, if so, whether the company has appropriately disclosed the details in its financial statements.

CURRENT ASSETS

Physical Verification of Inventory

CARO, 2016 did not state any criteria of materiality for discrepancies identified during the physical take of inventory. Thus the materiality criteria was decided by the respective entity. However CARO, 2020 requires the entity to deal with discrepancies of more than 10% found during the physical stock count.

Working Capital Limit sanctioned

Various banks and financial institutions grant working capital to entities for their day to day administration with current assets as collateral. The auditor is now required to verify the quarterly results and other statements filed with such institutions if the working capital granted is in excess of Rs. 5 crores.

UNRECORDED INCOME

Unrecorded Income recorded in Tax Assessments

The auditor is required to verify whether there is any unrecorded income which is disclosed as an income for computation of income tax. If so, he is required to verify whether the previously unrecorded income has been properly recorded during the year.

LOANS & ADVANCES

Details of Loans, Advances in nature of loans, Guarantees & Securities given

The auditor is required to provide the aggregate amount given during the year as a loan, advance in the nature of loan, guarantee and security along with the balance outstanding as on the balance sheet date separately for:
i) Subsidiaries, Joint Ventures and Associates and;
ii) Parties other than above.

Renewal of Loans and Advances

The auditor is required to give the aggregate amount of loans and advances due during the year which were renewed, extended or fresh loans granted to settle the overdues of existing loans. The percentage of such aggregate to the total loans and advances given is also to be stated.

Loans repayable on Demand

The auditor is required to state the aggregate amount of loans and advances repayable on demand granted during the year along with its percentage to the total loans and advances granted and loans and advances granted to promoters and related parties.

Default in repayment of Loans, Borrowings or Interest thereupon

Along with the details of such default as stated in CARO, 2016, the auditor is now required to comment on the following points:
i) Whether the company is declared as the willful defaulter?
ii) Amount of diverted loans and advances from their purpose and their renewed purpose
iii) Nature and amount of funds raised on short term basis utilized for long term purposes.

LOANS & BORROWINGS

Loans by Subsidiaries, Joint Ventures and Associate Companies

The auditor is required to comment on the funds taken by the entity to meet the obligations of its subsidiaries, joint venture or associate companies.

Loans raised by pledging securities

The auditor is required to comment on whether the company has raised loans by pledging its securities in subsidiaries, joint venture or associate companies

Reports filed by a Company Secretary, Auditor, Cost Accountant.

The auditor is required to comment on the reports, if any, regarding frauds occurred in the entity filed under section 143(12) (FORM ADT-4).

FRAUD

Whistle-blowers

CARO, 2020 states that the auditor is required to consider the whistle-blowers during the year. This requirement is supposedly expected to prevent any IL & FS like situations in the future.

INTERNAL AUDIT SYSTEMS

Commensurate Internal Audit System

Auditor is required to pass a comment on whether the entity has a commensurate internal audit system. The internal audit report can be considered for this purpose after complying with SA 610, using the work of Internal Auditors.

OTHER POINTS

Cash Losses in 2 Consecutive Years.

If the entity has incurred cash losses in 2 consecutive years, then auditor is required to report the aggregate of such cash loss for 2 years.

Retirement of Statutory

The auditor is required to take into consideration the issues, objections, concerns of the outgoing auditor in case of the resignation of the previous auditor.

Qualifications/ Adverse Remarks

The auditor is required to indicate the details of the companies and the paragraph numbers of the CARO report containing the qualifications/ adverse remarks in the Consolidated Financial Statements.

PAYMENT OF LIABILITIES

Material Uncertainties regarding payment of Liabilities

The auditor is required to report material uncertainty, if any, about the fulfilment of obligations due within a year on the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities and other factors.

KAUN BANEGA CHATUR CHANAKYA-2020

Organised by

Pune Branch of WIRC of ICAI

Winner of KBCC- 2020



PUNE BRANCH OF WICASA OF ICAI

WINNER OF KBCC-2020



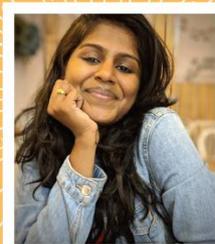
PAWAN ZANWAR

WINNER



SHUBHAM DAD

RUNNER UP



ANUJA JAIN

RUNNER UP

CROSS WORD- July 2020 (PREPARED BY CA J.V. DHONGDE)

1	2	3			4	5	6
2					3		
4			7			5	
	6			8	9		
7							
				8			10
9					10		

ACROSS :

1. A pre-condition for Capital Gain/ (Loss)(8)
2. Directives to auditors (3)
3. This was formed to promote the development of Delhi (3)
4. Reject all candidates? Ok. Press this button (4)
5. Secretary (2)
6. Get down here to board mini train to Matheran (5)
7. To attest (7)
8. File this if you notice any error in ITAT order (2)
9. An initiative by I. Tax dept... A helpline (3)
10. CAs missing this CPE in Covid Pandemic! (3)

DOWN :

1. This is not required for payment u/s 194- IA (3)
2. A movie produced by Gauri Khan (5)
3. Sign above 8 (7)
4. An investment not subject to market volatility (2)
5. Automated methods to process commercial data (3)
6. Superstar Rajesh Khanna was introduced in this film (Film of same name starring Dino Morea) (4)
7. Accountancy is not only a science but----- also (3)
8. Target (3)
9. This report is to be submitted in Bank Branch audit (4)
10. Electric charge flowing in one direction (2)

Notes :

- The answer may be a conventional short form of the word
- The answers are to be sent on wicasa@puneicai.org mentioning ' Crossword July 2020 ' in the subject
- The first three students giving correct answers will be awarded prizes

Programmes held in the month of June, 2020

SR. NO.	DATE	TOPIC	SPEAKER	LINK
1	1st June, 2020	Inspirational Interview Series - A path towards Destiny for CA Students	CA S. B. Zaware & Moderator - CA Yashwant Kasar	http://www.youtube.com/c/satarawicasa
2	6th June, 2020	Final round of Kaun Banega Chatur Chanakya (KBCC)- Quiz Competition	N.A.	https://youtu.be/vHf2xBYCxFI https://youtu.be/wMQIOZtLCIQ
3	6th June, 2020	Yog Aradhana - Int. Yoga Day	Mr. Pritesh Lad	https://youtu.be/F0raL9_ciC0
4	7th June, 2020	Yog Aradhana - Int. Yoga Day	Mr. Pritesh Lad	https://youtu.be/j7lcEK75VGw
5	13th June, 2020	Webinar "Essence of Ethics"	Prof. Rahul Trivedi	
6	13th June, 2020	Yog Aradhana - Int. Yoga Day	Mr. Pritesh Lad	https://youtu.be/4Xg_VNEiHWY
7	14th June, 2020	Yog Aradhana - Int. Yoga Day	Mr. Pritesh Lad	https://youtu.be/Nceht8Mz3Y
8	18th June, 2020	Informative Webinar for Students on "Recent Announcement for Examination	CA Abhishek Zaware	https://youtu.be/O5C5ssBDpAE
9	20th June, 2020	Yog Aradhana - Int. Yoga Day	Mr. Pritesh Lad	https://youtu.be/zsQp1GEpYDU
10	21st June, 2020	6 th International Yoga Day	Mr. Pritesh Lad	https://youtu.be/vwUMs6Egw2Y
11	26th June, 2020	Virtual Program on "Training the Mind Skillfully"	Shri Ishan Shivanand	https://www.youtube.com/watch?v=GtShh8JOJdw
12	27th June, 2020	Yog Aradhana - Int. Yoga Day	Mr. Pritesh Lad	https://youtu.be/IKDj-rjLmEs
13	28th June, 2020	Yog Aradhana - Int. Yoga Day	Mr. Pritesh Lad	https://youtu.be/FY1Hka-oZXQ
14	28th June, 2020	CA Foundation Day - Virtual Marathon 2020		https://youtu.be/jULvyBWkKLk
15	28th June - 4th July 2020	CA Foundation Day - Blood Donation Camp	Various Venue	
16	29th June, 2020	Live Webinar on "Financial Literacy Skill Development Prog." - Concept of Accounting	CA Suresh Mehta	https://youtu.be/OtcyKPkx7oA
17	30th June, 2020	Live Webinar on "Financial Literacy Skill Development Prog." - Banking & Finance	CA Pavandeep singh Duggal	https://youtu.be/YZSOqiEvsIA