



Western India Chartered Accountants Students Association (WICASA) of The Institute of Chartered Accountants of India



✓ **Excellence** ✓ **Independence** ✓ **Integrity**

NEWSLETTER



2019

HAPPY NEW YEAR

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WIRC CHAIRMAN'S COMMUNICATION



Dear Students,

Healthy and fun-filled Happy, New Year-2019.

If you want something different, you are going to have to have to do something different.

Results are the outcome of your inputs. If your inputs are not getting the required results, it means you have to change your inputs. And to change your inputs you have to change your approach or yourself.

In the New Year, resolutions will be made but, making New Year resolutions is the easy part while sticking with them for the rest of the year or till you achieve results can be tough. Below are a few real life guidelines on how you can get results by observing and changing your inputs as well as achieving results without stressing yourself.

1. Find Balance – Schedule time for study, fitness and entertainment. A judicious balance of study and a little fun will help you feel energized and less stressed, and you'll be less likely to procrastinate.

2. Be Punctual to Stop Procrastinating – Both of these go hand in hand. The more punctual you become in achieving your goals, following your timetable, etc., the less you procrastinate. Just set your mind on becoming punctual and you will find yourself achieving your targets within time and without tension. Being punctual helps you to meet deadlines in studies and in future at your workplace very easily.

3. Get adequate rest – Increasing the amount and quality of sleep you get can be as easy as exercising more, getting rid of afternoon naps or following a schedule strictly. Not only will you feel better and be more alert for early classes, but also help curb addictions to unhealthy eating, energy drinks and coffee.

4. Be More Health Conscious – Just watching what you eat and drink coupled with moderate exercise on a daily basis will make a world of difference in your physical and mental health. You will feel energized and be able to concentrate and focus better for longer periods of time.

5. Broaden Your Horizons – A great student life experience is also about finding yourself personally. Of course, studying hard, excelling in your courses and gaining workplace-ready skills is essential. But it is also important to make friends, experience & learn new things and have fun. Seek out opportunities to get involved through WIRC student programs which can contribute to a rewarding and unique experience.

6. Money Matters & Financial Stability – Your parents work very hard to fund your education, lifestyle and the expenses that go with it. As students of Accountancy, it falls on you to create a financial plan for yourself for a more stable future. Create a reasonable budget for each month, considering everything from tuition and textbooks to entertainment, food and savings. See if there are scholarships available, and if not, then a relevant part-time job that can help subsidize your expenses. Students should also review their finances annually and set achievable goals for the year. Most importantly, don't just make a budget – stick to it.

7. Getting into the industry – You know that you have been studying and working extremely hard to become an elite professional someday. Why keep waiting for some day? Check out for companies that offer internship in your field of interest. If you are too young for an internship, take a field visit to those workplaces. WICASA of WIRC has been regularly organising educational trips for students, so take advantage of these trips to learn industry insights.

Attending the Chartered Accountancy Course is more than just going to class and studying. It's about gaining the skills needed to land a job, establish a successful career and maintain a positive lifestyle. One of those critical skills is learning how to set goals and meet expectations. Setting achievable New Year's resolutions and keeping them is a perfect way for students to begin developing that skill.

Last but not the least don't wait until everything is right. It will never be perfect. There will always be challenges, obstacles and less than perfect conditions. Get started now. The most important thing to remember is that success is the result of the quality of time we put in at work, not the quantity of time we put in.

Successful and unsuccessful people do not vary greatly in their abilities. They vary in their desires to reach their potential.

CA. Sandeep K.C. Jain
Chairman



WICASA CHAIRMAN'S COMMUNICATION



Dear Students,
Greetings WICASA!!

As we bid Goodbye to 2018, I reminisce how it has been transformed into a landmark year. We witnessed the historic introduction and continuous streamlining of the various new legislations, the revised curriculum for us and other socio-economic events which ensures that we keeping abreast with the ever changing the dynamic environment.

I wish all members and students along with their families a very HAPPY NEW YEAR 2019.

The word of Swami Vivekananda are wonderful to read "Take up one idea. Make that one idea your life-think of it, dream of it, live on that idea. Let the brain, muscles, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success." People who feel good about themselves produce good results and people who produce good results feel good about themselves.

December has just ended, I hope you all did enjoyed the last month of 2018 !! We had Various FUN and interesting events for the students. We had a Badminton and Table tennis tournament for students to get break from routine. Seminar on GST AUDIT and Report which has provided good platform for the students to stay updated with the curriculum. Likewise crash course, Coaching & Mock tests are conducted to build your confidence and vision towards exams. I appreciate the response of all the students for all the events during the year. And also conducted coaching classes for foundation, intermediate & Final for May 19 Attempt.

Further in the month of December we have organized THE YOUTH FESTIVAL for CA students "AAKAAR 2.0" Which was good platform for student to present their skills in other than curriculum activities.

I also wants to inform you about the grand event of the year on 12th & 13h January 2019 "NATIONAL CONVENTION FOR CA STUDENTS MUMBAI". Such events shall expose the students to technical and non-technical knowledge along with guidance from our professions special session on various relevant topics and Motivational session for the students are the highlights of the the event.

Hoping to see you all in Large number.

Also I request all the western region students that we are here for you all, take maximum benefit of the things especially organised for you.

Here I would like to conclude with,

"If you are willing to do more than you are paid to do, eventually you will be paid to do more than you do."

Best regards,

CA. Vikrant Kulkarni
Chairman WICASA



ACADEMIC EVENTS

Coaching Classes

1	Intermediate (IPCC) May 19 , Morning batch at L N College	Date : 23/05/2018 To 15/03/2019	Venue : L N College Borivali	Fees : ₹ 24000/-
2	Intermediate (IPCC) May 18 , Afternoon, & Evening batch at L N College	Date : 29/07/2018 To 15/03/2019	Venue : L N College Borivali	Fees : ₹ 24000/-
3	Intermediate (IPCC) May 19 , Morning Afternoon & Evening batch at Cuffe parade (Postponed to 27-07-2018)	Date : 20/07/2018 To 31/01/2019	Venue : ICAI, Cuffe Parade	Fees : ₹ 24000/-
4	CA Foundation May 19 Batch at L N College Borivali from 25-10-18	Date : 25/10/2018 To 15/04/2019	Venue : L N College Borivali	Fees : ₹ 13000/-
5	CA Intermediate May 19 Batch at ICAI Bhawan, Cuffe Parade from 27-10-2018	Date : 27/10/2018 To 15/03/2019	Venue : ICAI, Cuffe Parade	Fees : ₹ 24000/-
6	CA Foundation May 19 Batch at ICAI Bhawan, Cuffe Parade from 27-10-2018	Date : 27/10/2018 To 15/03/2019	Venue : ICAI, Cuffe Parade	Fees : ₹ 13000/-
7	IPCC Old Syllabus Gr II May 19 Batch at L N College Borivali	Date : 23/11/2018 To 15/03/2019	Venue : L N College Borivali	Fees : ₹ 15000/-
8	Intermediate (IPCC) Nov 19 , Morning batch at L N College	Date : 20/11/2018 to 15/09/2019	Venue : L N College Borivali	Fees : ₹ 24000/-

 **ACADEMIC EVENTS**

FORTHCOMING EVENTS

Placement Program for Articleship for Students	Date : 10/02/2019	Venue : ICAI Tower, BKC	Fees : ₹200/-
Placement Program for Industrial Trainee for Students	Date : 17/2/2019	Venue : ICAI Tower, BKC	Fees : ₹ 100/-



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

**NATIONAL CONFERENCE
FOR CA STUDENTS - MUMBAI**

Knowledge & Training with Ethical Quotient – Pathway to Professional Excellence

12th & 13th January, 2019 | Y B Chavan Auditorium, Churchgate, Mumbai

Organised by: Board of Studies, ICAI | **Hosted by:** WIRC of ICAI & WICASA of ICAI

Registration Fees	Rs. 600/- per student Outstation Students, accommodation is available on extra payments, students are requested to inform by sending email to wicasa@icai.in & register in advance
Payment Mode	DD/Cheque to be drawn in favour of WIRC of ICAI, payable at Mumbai

For online Registration Visit Website www.wirc-icai.org



Mr. Sarvesh Ashutosh Pradhan
Reg No. WRO0571379

CRYPTO CURRENCY-REVOLUTION OF MODERN ERA

What is a currency?

We are often very well known to Fiat currencies which are defined as a legal tender and which are in the physical form which are issued by the Central Bank of country in consideration with the Government. Fiat currencies are nothing but a form of paper or coins which are used for exchange of goods and services or for any other currencies. However the major disadvantage of the paper money or Fiat currency is that it has a limited circulation as the currency of a country can be accepted only within that country's territory.



To understand the real meaning of the word cryptocurrency we must understand purpose of currency itself. Currency in its physical form allows people to quickly and easily agree on the price of goods and services and do the transaction. Currency also allows lenders and borrowers to conduct business may it be in International forms to conduct transactions and for government in consultation with Central Bank to issue new currencies on retract currency as needed and to maintain demand and supply of currency within the country

WHAT IS A CRYPTO CURRENCY?

Have you ever thought of a type of currency which do not have any physical existence and is not control by any Country or Government or even by Central Bank or International Institution. A type of currency which can be exchanged beyond the national boundaries well this type of currency is called as cryptocurrencies

Cryptocurrency is a latest buzzword it seems this world is popping up in the news almost daily. Cryptocurrency employees every scientific principle of modern computing and the mathematic principle that allow such system to function at all cryptocurrencies. Cryptocurrencies work on the internet and it's sophisticated algorithms which makes it unique.

The key difference is that between virtual currency and cryptocurrency is money which is encrypted(crypto) and removed from the control of the central bank

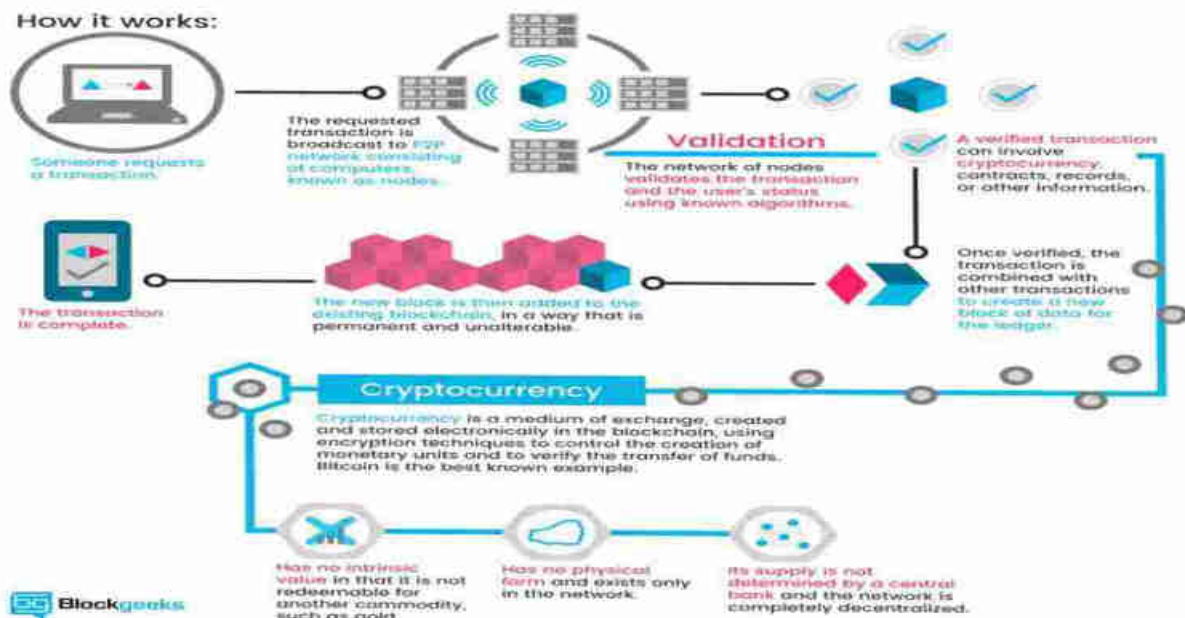
The foundation of the cryptocurrency is block chain Technology which has been the greatest invention since the internet. Relation of block chain Technology is being made by an unidentified individual or group in the name of Satoshi Nakamoto who also introduce Bitcoin as a cryptocurrency in the year 2009 which is an hot topic in the recent period since the invention of the block chain and bitcoin goes hand in hand

To understand the cryptocurrency we must first understand what is block chain? whether the block chain

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technology is one of the greatest logical revolution in history? will the block chain technology cause government and banking system to change the way they process information or will it be usual?

The simple definition of block chain is “block chain is like a database which is a way of storing records of value and transaction” block chain has a decentralized database which removes the need from centralised Institution and database. Everybody on the block chain can view and validate transaction creating transparency and trust which lies at the core of the block chain. It provides a system of Trust between people without the need for an intermediary involved in a transaction. Block chain allows people to transact each other with anything of value which may not actually be currency but for any other values for goods or services



CHARACTERISTICS OF CRYPTO CURRENCIES

Cryptocurrencies are built on cryptography. Cryptography is a method of using advanced mathematical principal in storing and transmitting data in a particular form so that only those for whom it is intended for can read and process it. Encryption is one of the most critical tools used in cryptography. It is a means by which a message can be made on and it can be read only by the sender and recipient. In modern technology there are three forms of encryption that are widely used that are symmetric cryptography, asymmetric cryptography and hashing.

Describing the characteristics of cryptocurrency we need to separate between the transactional and monetary properties

(A) Transactional properties:

1. Irreversible transactions

After confirmation the transaction cannot be reversed it means that if once you send the money to any person it cannot be reversed back by anyone it means you should be cautious enough while doing transactions

2. Pseudonymous (written under a false name):

Neither transactions nor accounts are connected to Real world identities you receive cryptocurrencies also called addresses which are randomly seeming chains of around 30 characters while it is usually possible to analyse the

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transaction flow it is not necessarily possible to connect the real world identity of users with those addresses

3.Fast and Global:

Transactions are propagated nearly instantly in the network and are configured in a couple of minutes since they happen in a global network of computers they are completed at place different of your physical location

4.Secure:

Cryptocurrency funds are looked in a public key cryptography system only the owner of the private key can send cryptocurrency strong. Cryptography and the magic of big numbers makes it impossible to break this scheme it is more secure than fort Knox.

5.Permissionless:

We don't have to ask anybody to use cryptocurrency it's just a software not everyone can download for free after you install it you can receive and send cryptocurrencies and no one can prevent you similarly there is no gatekeeper

(B) Monetary Properties:

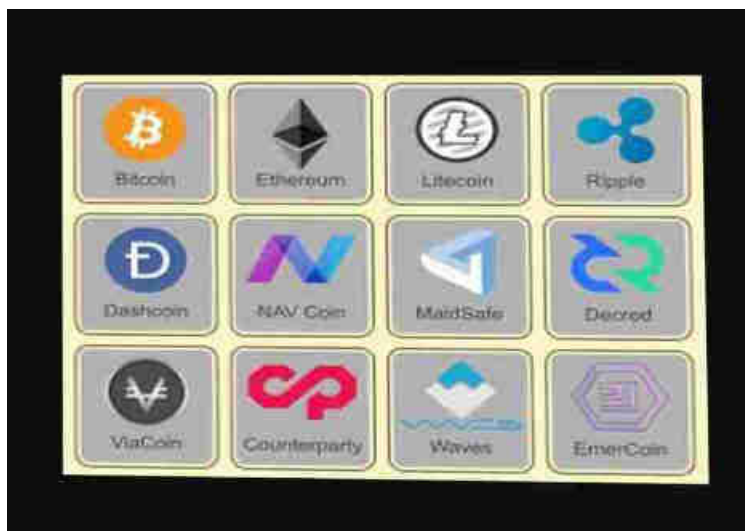
1.Controlled Supply:

Most cryptocurrencies limit the supply of tokens example in case of bitcoins, the supply decreases in time and will reach its final number somewhere around 2140 i.e., by 22 century, all cryptocurrencies control the supply of token by schedule returns in a code

2.No debts but bearer:

The Fiat money in bank accounts is created by debts and the number we see on ledgers represents nothing but debts. On the other hand cryptocurrencies does not represent debts they just represent themselves

Thus to understand the Revolutionary impact of cryptocurrencies we need to consider both the above properties since they are pseudonymous means of payment is an attack on the control of banks and government over the monetary transactions of their citizens we can't Hinder someone to use cryptocurrency you can't prohibit someone to accept a payment and we can't undo a transaction. As money with a limited control supply that is not changeable by government a bank or any other Central institution. Cryptocurrencies attack the scope of the monetary policy that take away the control of the central banks take on inflation or deflation by manipulating the monetary supply



EXPLANATION OF SOME OF CRYPTO CURRENCIES:

1.BITCOIN:

The one and only, the first and most famous cryptocurrency Bitcoins serves as a digital gold standard in the whole cryptocurrency industry and it is used as a global mean of payment there are only 21 million Bitcoins of which 80% are already mined that is they are in trade. Bitcoin mining is a concept in which the miners solve the complex block chain algorithm and for which they get the reward in the form of Bitcoins according to the current market status the market capitalisation of the Bitcoin is \$97.39 Billion(Data as on Nov,18)

2.ETHEREUM:

It is a cryptocurrency with market capitalisation with around \$18.15 Billion (Data as on Nov,18). Other than Bitcoin its block chain does not only validate a set of accounts and balances but also called States this means that etherium can not only process transaction but Complex contracts and programs also this flexibility makes it a perfect instrument for block chain it is being introduced and develop by Vitalik Buterin.

3.RIPPLE:

Ripple maybe the less popular almost headed project in the cryptocurrency community.The currency does not serve as a medium to store and exchange value but more as a token to protect the network against name is often called free minded in the community and discussed as no real cryptocurrency and XRP(Ripple) is not considered as a good store of value the market capitalisation of the ripple at present is of worth \$20.79 Billion (Data as on Nov,18)

4.LITECOIN:

Litecoin was one of the first cryptocurrency after Bitcoin and tagged as the silver to digital gold. Litecoin grew faster than Bitcoin with a large amount of token and a new mining algorithm. Litecoin was the real innovation perfectly tailored to be the smaller brother of Bitcoin while Litecoin failed to find a real use case and lost its second place after Bitcoin, it is still actively developed and traded and is hoarded as a backup to if Bitcoin fails. Market capitalisation of LITECOIN is \$2.51 Billion(Data as on Nov,18)

5.MONERO:

It is the most prominent example of cryptonite algorithms. This algorithm was invented to add the privacy feature which Bitcoin is missing if we use Bitcoin, transactions are stored in public ledger accounts which can be seen by anyone at any time however in case of this cryptocurrency it has introduced the concept of called ring signature the cryptonite algorithm was able to cut through that trail. Monero's popularity peak in summer 2016 when some dark-net-markets decided to accept it as a currency this resulted in steady increase in the price of this cryptocurrency. The Market capitalisation of Monero is of worth \$1.47 Billion (Data as on Nov,18)

Apart from the above there are various other cryptocurrencies in market such as Bitcoin cash,Mixin,Zcash,Neo,Horizen,however the Main leaders of this cryptocurrency are the above-mentioned

Cryptocurrency and India:

One of the biggest market capitalised cryptocurrency that is bitcoin is in news daily if we consider the value of the Bitcoin in 2009 was 1.4 Bitcoin for worth of US \$ 1 and in 2012 it was US \$ 2 and at present in 2018 the value of one bitcoin is US \$ 5551.99 as on 18th November 2018 which was just US \$ 1000 in January 2017. Due to this large market there were various start-ups companies in India like Zebpay, Unocoin, Coin secure which have provided application based trading platform to trade in Bitcoin. According to their report around 2500 users install per day their application on mobile to trade in this cryptocurrency.

Thus increasing demand for cryptocurrency has get an attention from the tax authorities, Government and even

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by the Central Bank of India according to report in Economic Times dated 16 December 2017 the indirect tax department has launched an investigation into Bitcoin exchange operating in India to ascertain at what rate they can be taxed under the goods and service regime (GST). On 26 October, 2018 Supreme court asked Centre to give its view about

cryptocurrency Though there is no ban on cryptocurrencies in India RBI has discouraged their use. The RBI order has stopped the trading in cryptocurrency but no proper official news has been released. "There is ambiguity around how much Sales Tax is applicable on the revenues of start-up companies in India providing trading in cryptocurrency as the product they deal is not defined by the current tax laws". Similarly whether the cryptocurrency shall be categorised as goods or service or currency. Cryptocurrency may not qualify as currency or money as it is not a legal tender for Indian tax laws therefore VAT or GST implication may arise its Association and if it is sold to Overseas customer from India it may qualify as "export". However if there is a commission or fee earned in the transaction in the business of cryptocurrency then it will be viewed as service. Similarly thinking in terms of the Income-Tax view if there is capital gain arising from the profit from selling of such cryptocurrency then what should be the time determined to be termed as long term or short term capital gains and also in what tax should be charged for it. Thus all in all there are several grey areas which need to be investigated in light of the precedence and guidance available under laws of other countries. Similarly there are the news that the Indian government may launch its own cryptocurrency name as Lakshmi if so then evolution would be noticeable and thus would have a great impact in the future.



Conclusion:

Whether the cryptocurrency has future or not is a matter of time but based on the current Revolutionary activities we can say that the market of cryptocurrency is fast and wild nearly every day new cryptocurrency emerges and old dies. Adopters get wealthy and investors lose money. Markets of cryptocurrency are there but this does not change the fact that cryptocurrency are here to stay and here to change the world. People all over the world buy



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cryptocurrencies to protect themselves against devaluation of their national currency

The revolution is already happening. Institutional investors start to make crypto currencies, governments also realized that this invention and support engineer to draw there control away. “If the trend continues average person will not be able to afford it purchase one whole bitcoin in next 2 years. Cryptography as a whole is never going away it's going to grow in use and acceptance as it matures” -Brand mills; Serial Tech Entrepreneur

Written by Sarvesh Ashutosh Pradhan

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Poorv Sagar

Regn No.: WRO0556657

Change of Guard at RBI

Urjit Patel's untimely resignation throws up more questions than it answers. The government's handpicked replacement to Raghuram Rajan has left midway after a widely reported conflict with the government. His replacement is already being vilified for being an MA in history, as if economics is a part of STEM and not humanities. The usual suspects who painted Patel as a government crony during demonetization have now painted him as the Neelkantha who finally said no to poison. After Viral Acharya's public acknowledgement of a rift, the financial press has had a busy couple of months speculating and vilifying the government for undermining the independence of the Reserve Bank. Unnamed sources are given more weight than official government spokespersons in order to make for juicy headlines and doomsday predictions.

The truth though may be a lot more nuanced and a lot less forthcoming. Former RBI governors and deputy governors have acknowledged how spats between Mint Street and North Block are not unique. The novelty is the public nature of the row this time around which has given the financial press a lot more to speculate about. Urjit Patel's resignation is no doubt a loss for the nation of a very capable economist and central banker who will leave a rich legacy for his actions on bank cleanups and taming inflation. Yet it should not be used as an excuse to gloss over any shortcomings.

It was going to be a tough task for anyone to replace the larger than life persona of Raghuram Rajan. Rajan was a very effective communicator, an ability which is very much valued for a central banker. Urjit Patel on the contrary was reticent and media-shy. He was touted as perhaps not the best communicator which led to speculation about government's frustration at not having the ear of a trusted lieutenant. He was also accused of being unavailable to India Inc. which always makes markets jittery. But perhaps a more serious charge was a faulty inflation forecasting mechanism which has been overestimating inflation. Central bankers are often disparaged if inflation exceeds forecasts but in a developing country like India the contrary must also be viewed as a significant policy failure. The need for growth and jobs means that a calibrated tightening stance of RBI, when unwarranted, could spell doom. In a democracy, nobody gets away without oversight. Independence and accountability are two sides of the same coin. The Monetary Policy Committee's most dovish member, Ravindra Dholakia, has long been critical of RBI's inflation forecasting mechanism. Case in point being the recent loss of state elections for the BJP which can also be attributed to low rural inflation leading to depressed rural wages.

Amid this sentiment comes the 25th RBI governor, Shaktikanta Das who prima facie appears to be a yes-man appointment by the government of the day. Yet his credentials are promising and to write him off as a stooge seems premature and motivated. The markets have cheered his appointment with the Sensex posting heavy gains and the 10 Year GSec yield also falling in hopes of a change from calibrated to neutral stance of RBI and a rate cut as early as next year over falling CPI and economic growth. The rupee though has lost some of its value after Patel's resignation. Fuel



Change of Guard at RBI

prices continue to stay benign even after cuts announced by OPEC. Narendra Modi must consider himself lucky if the trend continues a few more months as it will effectively ensure lower inflation and a smoother path to re-election.

There is wide ranging speculation as well on extensive farm loan waivers and bailout packages for rural India being brought about in an election year which can lead to slippages on the fiscal front. The government though has so far seemed confident of reaching its fiscal math; so much so that it had already reduced borrowing targets during the first half of the fiscal. Indian politicians have long been guilty of distorting farm economics and handling agriculture with a short term view that has meant more pain for farmers. Farm sector reforms have always seemed elusive for fear of alienating any number of vote banks. The current regime too has failed to bring about effective farm reforms that can ensure that market dynamics play a bigger role in Indian agriculture than upcoming democratic compulsions. They must now not slide down the path of populism like their predecessors did, which ultimately led to double digit inflation. Sensibility must prevail in spite of friendly faces at the helm of RBI and in advisory roles as CEA.



December 2018 EVENT SNAPSHOTS

Indoor Sports Badminton and Table Tennis Tournament



Career Counselling, N G Achary College Chembur



Career Counselling program, Mother's Mary High School, Nalasopara



IES Jr College of Commerce, Bandra Mumbai





December 2018 EVENT SNAPSHOTS

Career Counselling Program

G M Momin Womens College, Mumbai



H R College Mumbai



Ram Nirajan Jhunjunwala College Ghatkopar Mumbai





December 2018 EVENT SNAPSHOTS

GST Audit and Annual Return for CA Students





December 2018 EVENT SNAPSHOTS

Students Youth Festival -Aakaar 2.0-Shape the future 28-12-18



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