



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



NEWSLETTER OCTOBER, 2020



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WIRC CHAIRMAN'S COMMUNICATION



My Dear Students,

“Persistence, perseverance, and continuous improvement are the ingredients for forming a successful person.”

The Japanese have many philosophies where life and work are concerned such as Bushido, Ikigai, Zazen, etc. One of the more famous ones, which has been adapted all over the world is ‘Kaizen’. Kaizen is the Japanese philosophy and practice of continuous incremental improvement. While Kaizen was originally developed to help businesses improve and thrive, it’s just as applicable to our personal lives. The philosophy of Kaizen is based on the concept that instead of making big changes at once, the continuous improvement approach focuses on making small improvement over time. Hence, it is also known as the “strategy for 1% gains”. While the 1% gains are incremental, but by building on the 1% gains the rewards are phenomenal.

Your achievements and success in life will be as a result of you taking continuous incremental steps toward your goals. Continuous improvement is not about reaching the big goals in life but about taking small steps and improving and refining along the way. So how do you start the process? You begin with setting your goals based on planning and achieving 1% incremental growth. Remember that setting the goal is the easy bit. Keeping motivated, focused and on track to achieving any goal is the hardest part. It might not seem like much but continuous 1% improvement/achievements every day will gradually add up to 100% and the goal is achieved!

To make actual progress, you need to break down the system into small actions. Continuous improvement is a journey of personal growth where you are making long-term steady progress. It is not about random bursts of improvement with fits and starts of activity. For example, if you are overweight or unfit, you want to lose weight and improve your fitness. But it is all too much, so you hide away from taking any action. To put the concept of continuous improvement into action, the first thing you need to do is not focus on how much weight you want to lose, instead focus on creating a system or process that enables you to lose an incremental amount of weight or incrementally increase your exercises each week. Once you have created the system, you must break down the system into small actions or behaviors with the least resistance and effort. Commit to these actions on a daily basis until your original system is habit.

One of the most important tasks is to keep measure and track of your 1% success. Evaluating and measuring your improvements are important for your own motivation and commitment to the journey.

Measuring and evaluating your 1% successes is key to you retraining your subconscious to believe that Yes – you can achieve your goals and succeed in life! You may have not known it, but this is very close to how the WIRC and WICASA programs are designed. We keep repeating our teaching of subjects, ramping up the course study, repeating the course study through seminars, webinars, crash course, etc. so as keep adding to your knowledge base over a period of time.





We organized a number of half day seminars and webinars last month covering a range of relevant topics. I am happy to state that many Students took advantage of these programs and participated in Seminars on Income Tax return A Y 2020-21, Webinar on Tally. ERP 9 for effective GST compliance and on Concurrent Audit, Guide to Exhaustive internal Audit and Reporting and to Income Tax-Faceless Assessment-Representation.

We are aware that many students are financially strained, especially in the current times. However, we are trying to ensure that these constraints should not come in the way of your dreams and hopes for the future. Hence, for the benefit of students at large, we organized Free Half Day Students program on Tax Audit, on Taxation of dividend income and on Use of Tally for Audits.

Along the same lines, we also organized Free One Day Students programs on GSTR 9 & 9C, on Exam and Career and Guide to Focus, Prepare and Excel as CA student and on Tools and Tips for being productive at Work and Etiquettes and Professional Behavior. The student body benefited greatly from these programs which not only highlighted professional knowledge but also enabled them to improve their soft skills and was instrumental in guiding them towards succeeding in their exams. Students were appreciative of this initiative and attended in large numbers.

As Chartered Accountants, we deal with numbers. To put the programs and sessions into perspective, it is with great pride that I inform you the training sessions are being conducted 3 days a week for two hours leading to over 75,000 man-hours of training. This is proof of our commitment to our students.

Let us always remember Benjamin Franklin's words that **"Without continual growth and progress, such words as improvement, achievement, and success have no meaning."**, and apply the principles of Kaizen to attain success on the personal and professional front.

CA. Lalit Bajaj

Chairman, WIRC





WICASA CHAIRMAN'S COMMUNICATION



Dear Students,

“We can win respect in the world only if we are strong internally and can banish poverty and unemployment from our country.” – Lal Bahadur Shastri

“Strength does not come from winning, your struggles develop your strengths, when you go through hardships and decide not to surrender, that is strength.” – Mahatma Gandhi

The two eminent personalities of our Independent India had given courage to bring a new wave in our country. Living life with principles and discipline is as important as oxygen for humans. Let us not forget the principles taught by them- being patriotic at young age, simple living, high thinking, honesty is the best policy, non- violence, satyagraha, ahimsa and sarvodaya. Your clothes don't speak for you, your character does; leaders don't stand back and order but they walk with the crowd; a strong body isn't important to overcome tough times, strong will is. Even after becoming good professional being, make sure you keep your country as your priority because what we are is because of the country we live in and have grown up.

In September, we conducted seminars on filing of income tax returns, use of tally, taxation of dividend income and a lot more. We received huge response for each and every session and hope to continue increasing our coverage for students. I also hope you are able derive maximum benefits from the webinars conducted. The upcoming sessions have been mentioned on the next page. In October, we have planned to organise chess competition to refresh and cheer you all before you give your exams. The competition will help you reduce your examination stress. So, do participate in huge numbers and come along with your friends.

Students, if you need any assistance or have any suggestions please feel free to contact us, WICASA is for you all and will stand by your side!

Remember to respect all and fear none!

Connect. Learn. Prosper

Thanks & Regards,
CA Hitesh Pomal

Chairman, WICASA





UPCOMING EVENTS

Event	Date	Timing
Chess League	October 3, 2020	Students: 2:00 PM Members: 5:00 PM

Free Half Day Webinar On-	Topics to be Covered	Faculty	Date	Timing
Forensic Audit	Techniques of Investigation.	CA Harshad Tekwani	October 09, 2020	12:00 PM to 2:00 PM
	Fraud and Classification of Fraud, Triggers for Fraud, Practical Case Studies of Fraud.	CA Shrenik Shah		2:00 PM to 4:00 PM
Ind AS and ICDS	Inventories, PPE, Related Parties, Intangible Assets and Leases.	CA Palak Shah	October 16, 2020	12:00 PM to 2:00 PM
	Income Computation and Disclosure Standards (ICDS).	CA Vyomesh Pathak		2:00 PM to 4:00 PM
Goods and Service Tax	Concept of Supply Under GST.	CA Viral Chheda	October 23, 2020	12:00 PM to 2:00 PM
	Input Tax Credit.	CA Ritu Agarwal		2:00 PM to 4:00 PM





Day	Free One Day Students Webinar on Internal Audit. Topics to be Covered-	Faculty	Date	Timing
Day 1	(SIA) 110-Nature of Assurance (SIA) 210-Managing the Internal Audit Function (SIA) 220-Conducting Overall Internal Audit Planning (SIA) 13-Enterprise Risk Management (SIA) 14-Internal Audit in an Information Technology Environment (SIA) 18-Related Parties	CA. Kalpesh Panchal	October 29, 2020	12:00 PM to 2:00 PM
	End to End Process Audit Procure to Pay Hire to Retire & Capitalization (Objectives of Internal Audit, Planning the Internal Audit Assignment, Covering Internal Controls, Consideration of Laws and Regulations in an Internal Audit, Using the Work of an Expert and Review and Supervision of Audit Assignments)	CA. Purvi Malani		2:00 PM to 4:00 PM
Day 2	(SIA) 320-Internal Audit Evidence (SIA) 330-Internal Audit Documentation (SIA) 5-Sampling (SIA) 6-Analytical Procedures	CA. Gaurav Mishra	October 30, 2020	12:00 PM to 2:00 PM
	(SIA) 360-Communication with Management (SIA) 370-Reporting Results (SIA) 390-Monitoring and Reporting of Prior Audit Issues	CA. Girish Nagpal		2:00 PM to 4:00 PM





ARTICLES



Pranav Chikodikar
SRN: WRO0577055

Indian Companies- 'Park Your Assets'

The title of this write up must be giving you a guess that it must be something regarding SPV, yes, you are right. This is a write-up regarding the SPV.

What is Special Purpose Vehicle?

Special Purpose Vehicle is a legal entity registered under relevant Act for the time being in force for fulfilling some requisite requirement/(s) of a Company, registered under Companies Act, 2013. In most of the cases in India, SPV's are Companies, but in very rare cases we find that they are Partnership Firm(s), Trust(s) etc. In Canada and United Kingdom SPV's are formed as Charitable Trusts; while in USA they are formed as Limited Liability Corporations (LLC).

As per Reserve Bank of India:

SPV means any company, trust, or other entity constituted or established for a specific purpose - (a) activities of which are limited to those for accomplishing the purpose of the company, trust or other entity as the case may be; and (b) which is structured in a manner intended to isolate the corporation, trust or entity as the case may be, from the credit risk of an originator to make it bankruptcy remote.

Why are SPV's formed?

Usually any Holding Company incorporates SPV as its subsidiary company for transferring the risk of collecting 'Receivables', in order to focus on its core business. SPV's are formed to securitize the assets of the aforesaid Holding Company in order to facilitate off- Balance sheet funding. Many commercial banks/financial institutions transfer their mortgages to SPV's, thus lowering their leverages on their balance sheets.

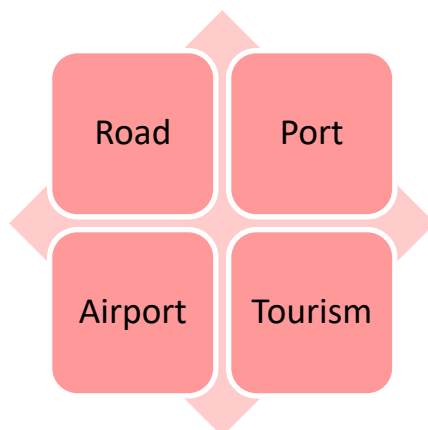
Birth of SPV's in India:

Former Union Finance Minister of India, Mr. P. Chidambaram initiated the need for setting up SPV's in India in 2009, mainly to finance projects in Infrastructure Sector. The budget speech of 2009 stated that the proposed SPV's will finance debt funds of longer maturity directly to '**eligible projects**' in order to supplement loans from commercial banks and/or financial institutions etc.





The 'eligible projects' mainly included:



How SPV works?

There are, we can say, three variables in this process. The first one being, 'The Holding Company', the second being the 'SPV', and the third one being 'The Investors'.

Further there are three stages in this. They are-

1. **Origination.**
2. **Pooling of Assets.**
3. **Securitization.**

In the first stage, the Holding Company transfers all its Receivables (Illiquid Assets) to SPV and thus transfers the risk of collecting the Receivables to the later. In return, it receives the amount of its transferred Receivables less the commission/fees, as the case may be, charged by the SPV. Thus, assets are transferred off the Balance sheet of Holding Company giving it a recourse to off-Balance sheet funding.

In the second stage, the SPV collects similar assets from many other like companies, thus creating a pool/group of assets (i.e. Receivables).

In the third stage, SPV issues securities to investors, thus converting documents containing all the details of Receivables to '**Securities**'. The SPV sells the Securities to Investors by appointing Merchant Bankers. Merchant Bankers charge Professional fees for issuing the Securities. The '**Investors**' can be **Mutual Funds, Companies, Partnership firms, LLP's Individuals, etc.**

Thus, the Holding Company gets rid of its Receivables and increases its Share Capital by holding majority shares in such SPV.





Mohit Ganatra
SRN: WRO0581682

ARTICLES

AMENDMENT IN GST REGISTRATION PROCEDURE VIDE NOTIFICATION NO.62/2020 DTD 20.08.2020

Rule: - 8(4) Application for Registration

Before Notification

- **(4)** Using the reference number generated under sub-rule (3), the applicant shall electronically submit an application in Part B of FORM GST REG-01, duly signed or verified through electronic verification code, along with the documents specified in the said Form at the common portal, either directly or through a Facilitation Centre notified by the Commissioner.
- **(4A)** the applicant shall, while submitting an application under sub-rule (4), with effect from 01.04.2020, undergo authentication of Aadhaar number for grant of registration.

After Notification: - Substitution in Rule 4A w.e.f. 01.04.2020

- **(4A)** where an applicant, other than a person notified under Section 25(6D), opts for authentication of Aadhaar number, he shall,
- While submitting the application under sub-rule (4), with effect from 21st August, 2020, undergo authentication of Aadhaar number and the date of submission of the application in such cases shall be:
 - The date of authentication of the Aadhaar number, or
 - 15 days from the submission of the application in Part B of FORM GST REG-01 under sub-rule (4), whichever is earlier.

Rule: - 9(1) Verification of the Application and Approval

Before Notification

- The application shall be forwarded to the proper officer who shall examine the application and the accompanying documents and if the same are found to be in order, approve the grant of registration to the applicant within a period of three working days from the date of submission of the application.
- Provided that where a person, other than those notified under sub-section (6D) of section 25, fails to undergo authentication of Aadhaar number as specified in sub-rule (4A) of rule 8.

After Notification: - Substitution in Proviso w.e.f. 21.08.2020

- "Provided that where a person, other than a person notified under 25(6D), fails to undergo authentication of Aadhaar number as specified in sub-rule (4A) of rule 8 or does not opt for authentication of Aadhaar number,





- The registration shall be granted only after physical verification of the place of business in the presence of the said person, in the manner provided under rule 25:
- Provided further that the proper officer may, for reasons to be recorded in writing and with the approval of an officer not below the rank of Joint Commissioner, in lieu of the physical verification of the place of business, carry out the verification of such documents as he may deem fit.”;

VIDE NOTIFICATION NO.62/2020 DTD 20.08.2020

Rule: - 9(2) Verification of the Application and Approval

Before Notification

- Where the application submitted under rule 8 is found to be deficient, either in terms of any information or any document required to be furnished under the said rule, or where the proper officer requires any clarification with regard to any information provided in the application or documents furnished therewith, he may issue a notice to the applicant electronically in FORM GST REG-03 within a period of three working days from the date of submission of the application and the applicant shall furnish such clarification, information or documents electronically, in FORM GST REG-04, within a period of seven working days from the date of the receipt of such notice.

After Notification: - Insertion Before Explanation in Proviso w.e.f. 21.08.2020

- “Provided that where a person, other than a person notified under Section 25(6D), fails to undergo authentication of Aadhaar number as specified in sub-rule (4A) of rule 8 or does not opt for authentication of Aadhaar number,

Rule: - 9(4) Verification of the Application and Approval

Before Notification

- Where no reply is furnished by the applicant in response to the notice issued under sub-rule (2) or where the proper officer is not satisfied with the clarification, information or documents furnished, he shall, for reasons to be recorded in writing, reject such application and inform the applicant electronically in FORM GST REG05.

After Notification: - Replacement of Word w.e.f. 21.08.2020

- Where no reply is furnished by the applicant in response to the notice issued under sub-rule (2) or where the proper officer is not satisfied with the clarification, information or documents furnished, HE May, for reasons to be recorded in writing, reject such application and inform the applicant electronically in FORM GST REG05.

Section 25(6D)

The provisions of sub-section (6A) or sub-section (6B) or sub-section (6C) shall not apply to such person or class of persons or any State or Union territory or part thereof, as the Government may, on the recommendations of the Council, specify by notification.





ARTICLES



Priya DCosta
SRN: WRO0585068

Emerging Opportunities for Chartered Accountants

Chartered Accountancy is undoubtedly a course which opens up a plethora of opportunities. With ever- evolving environments, the opportunities available to a chartered accountant have increased manifold.

In this article, I present five emerging areas a chartered accountant can venture into:

1. Chartered Accountants as Insolvency Professionals:

The Insolvency and Bankruptcy Code, 2016, an important economic legislation, casts a lot of responsibility on Insolvency Professionals. Further, The ICAI, has also formed its own insolvency professional agency called the “Indian Institute of Insolvency Professionals of ICAI”.

A chartered accountant would be well-suited to act as an insolvency professional, as he possesses the appropriate skill-set – knowledge of businesses, ability to read and understand financial statements, knowledge of economic laws and negotiation skills.

A degree in law along with audit/consultancy experience in the industry of the respective client would be an added advantage

2. Chartered Accountants in Fintech:

Financial Technology, popularly known as “Fintech” is an emerging industry which related to developing and maintaining technologies for banks, stock exchanges, e-commerce website etc. This industry has grown massively after the Covid-19 pandemic, owing to an increase in e-commerce

A chartered accountant with an innovative mind and an inclination towards technology will be an ideal fit into the world of fintech, to transform generic knowledge relating to tax, accounting etc. into useful software and related tools.

Knowledge related to programming languages like Java, Python etc. along with experience in systems audit would be an added advantage.





3. Chartered Accountants in Journalism/Content Creation:

Good journalism and content creation require sound knowledge about the subject being reported. All the content created on the web, in the form of blogs, infographics, videos or podcasts is created by someone.

A chartered accountant, with strong domain knowledge of generic taxation and accounts and excellent writing skills can be a perfect content creator of newspapers, blogs, journals or podcasts on topics related to personal finance, investments etc.

A diploma in journalism, proofreading, editing etc. would be an added advantage.

4. Education:

This is not an entirely new area. However, this area has evolved over the ages. Education is no longer limited to a school or a university. Post the Covid-19 pandemic, online learning has become a way of life. Further, education is not just limited to the younger generation.

A chartered accountant with excellent verbal communication skills and mastery over a particular field can be a faculty member of esteemed institutions, particularly instrumental in bridging the theoretical-practical skill gap. Further, online mentoring to CA students, qualified members as well as CFO's and CEO's is also possible.

5. Chartered Accountants in the Social Sector:

India is one of the few countries in the world which has a law for corporate social responsibility (CSR). With many companies falling within the CSR threshold, new doors are opened to chartered accountants.

A chartered accountant with experience in budgeting, managing funds, and sound knowledge of laws can work in the CSR segment of a company in roles like project appraiser, compliance officer, budget controller etc.

A degree in law, Masters in social work or prior volunteer experience would be an added advantage.





QUIZ

- 1. The traditional approach towards the valuation of a firm assumes:**
 - a. That the overall capitalization rate changes in financial leverage.
 - b. That there is an optimum capital structure.
 - c. That total risk is not changed with the changes in the capital structure.
 - d. That markets are perfect.

- 2. An EBIT- EPS indifference analysis chart is used for:**
 - a. Evaluating the effects of business risk on EPS.
 - b. Examining EPS results for alternative financial plans at varying EBIT levels.
 - c. Determining the impact of a change in sales on EBIT.
 - d. Showing the changes in EPS quality over time.

- 3. If the shareholders prefer regular income, how does this affect the dividend decision:**
 - a. It will lead to payment of dividend.
 - b. It is the indicator to retain more earnings.
 - c. It has no impact on dividend decision.
 - d. None of the above.

- 4. Rule of Reasonable Construction is based on the maxim:**
 - a. Absolut asentenia expositor non indigent.
 - b. Ut res magis valeat quam pareat.
 - c. Quo facit per alium facit per se.
 - d. Contemporanea exposition.

- 5. The General Clauses Act, 1897 intends to:**
 - a. Provide general definitions.
 - b. Applicable to all Central Acts and Regulations.
 - c. Applicable where there is no definition, unless there is anything repugnant in the subject or context.
 - d. All the above.

Mail your answers at wicasa@icai.in

Answers for the month of September, 2020-

1. (c) 2. (a) 3. (c) 4. (a) 5. (a)





- **Re - Opening of On-Line Facility (Correction Window) for Seeking Change of Examination City for Appearing in November 2020 CA Examinations:**
 - Considering the prevailing COVID-19 situation and in the interest to mitigate the anxiety and hardships of the students concerned, it has been decided to re – open the online filling up of examination application form for Chartered Accountants Examinations, November 2020 from October 6, 2020 (from 11:59 PM) to October 8, 2020 (up to 11:59 PM). For further details please visit the link mentioned below:
 - <https://www.icaai.org/post/re-opening-online-filling-ca-examinations-forms-nov20>

- **Registration for Online Home-Based Practical Training Assessment:**
 - The next practical training assessment is being conducted online from October 23 to October 27, 2020. The students who have completed their 1st/ 2nd year of practical training during April 1, 2019 – June 30, 2020 are eligible to appear in this test. If a student has completed first year of practical training during April-June, 2019 and second year of practical training during April-June, 2020 and is eligible for both level tests, then he/she can appear in Level 1 test first and then in Level 2 test in December, 2020. For further details please visit the link mentioned below:
 - <https://www.icaai.org/post/reg-online-home-based-pt-assessment>

- **Completion of MCS Course and Advanced IT Course through Virtual Mode as one-time measure due to COVID -19 by the students who have passed Final exam on or before November 2018 and were already registered in <http://www.icaionlineregistration.org> for physical mode training:**
 - <https://www.icaai.org/post/completion-mcs-course-advit-course-vm>

- **Webinar on Changes in Income Tax Return A.Y. 2020-21 by CA Dhara Gandhi, held on September 02, 2020:**
 - <https://register.gotowebinar.com/recording/4269455737053664269>

- **Tally. ERP 9 for effective GST compliance by CA Vandana Dodhia, held on September 04, 2020:**
 - <https://register.gotowebinar.com/recording/3918227742721458959>

- **Guide to Exhaustive Internal Audit and Reporting by CA Rishabh Jain, held on September 07, 2020:**
 - <https://attendee.gotowebinar.com/recording/5643305411675123971>





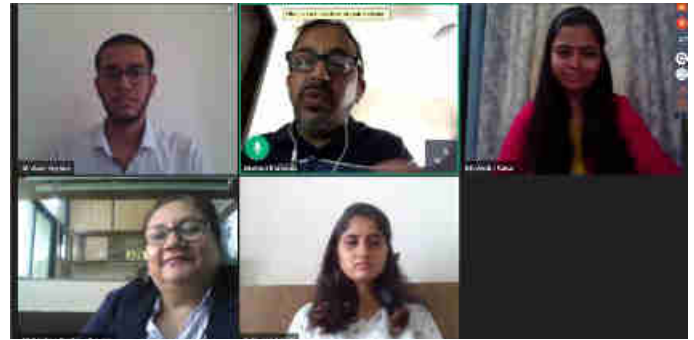
September, 2020 Event Snapshots

Webinar on Changes in Income Tax Return



Clockwise: CA Dhara Gandhi, Speaker; Ms. Aishwarya Solanki, Member, WICASA; Ms. Taruna Vaishnav, Member; WICASA

Webinar on Tally. ERP 9 for Effective GST Compliance



Clockwise: Mr. Garv Kejriwal, Vice Chairman, WICASA; CA Murtuza Kachwala, Secretary, WIRC; Ms. Vedika Pawar, Member, WICASA; Ms. Aishwarya Solanki, Member, WICASA; CA Vandana Dodhia, Speaker.

Webinar on Guide to Exhaustive Internal Audit and Reporting



Clockwise: Ms. Aishwarya Solanki, Member, WICASA; Mr. Jatin Jagtap, Member, WICASA; Ms. Aakanksha Sahu, Member, WICASA; CA Rishabh Jain, Speaker.

Webinar on Concurrent Audit of Banks



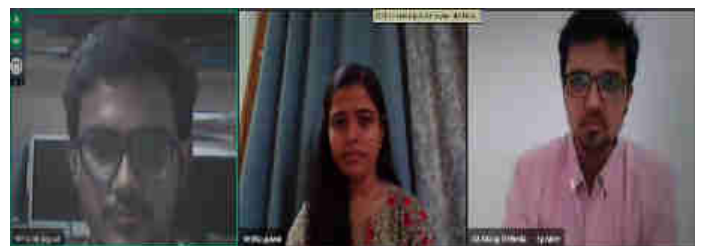
Clockwise: Mr. Pratyush Bhutra, Treasurer, WICASA; Mr. Purvesh Naik, Member, WICASA; CA Rajnandani Jain, Speaker.

Webinar on Guide to Income Tax- Faceless Assessment and Drafting Representation



Left to Right: CA Neel Khandelwal, Speaker; Ms. Aakanksha Sahu, Member, WICASA; Mr. Garv Kejriwal, Vice- Chairman, WICASA.

Webinar on Basics of Tax Audit



Left to Right: Mr. Jatin Jagtap, Member, WICASA; Ms. Vedika Pawar, Member, WICASA; CA Malay Deliwala, Speaker.



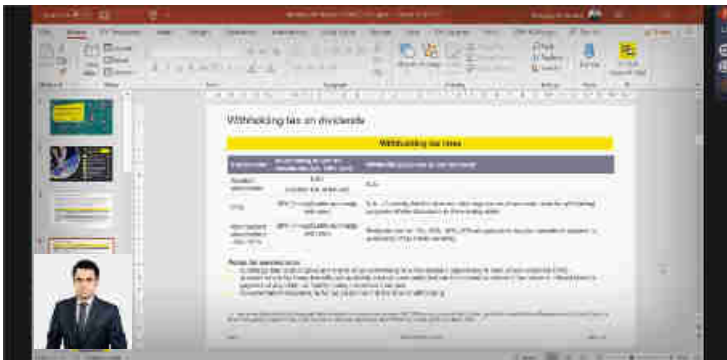


Webinar on GSTR 9 and GSTR C



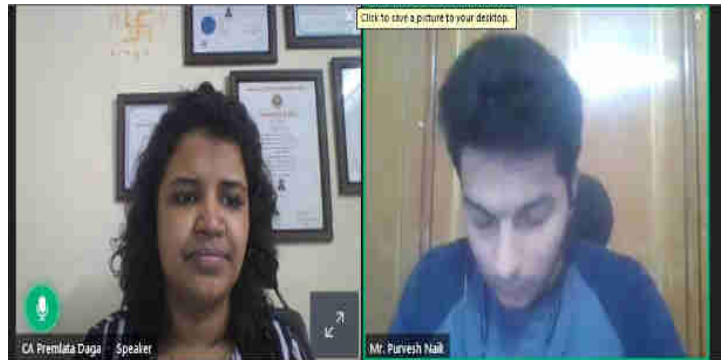
Left to Right: CA Nihalchand Jain, Speaker; Ms. Aishwarya Solanki, Member, WICASA; Mr. Jatin Jagtap, Member, WICASA; CA Pawan Soni, Speaker.

Webinar on Taxation of Dividend Income



CA Bhargav Selarka, Speaker.

Webinar on Use of Tally for Audit



Left to Right: CA Premlata Daga, Speaker; Mr. Purvesh Naik, Member, WICASA.

Webinar on Tools and Tips for Being Productive at Work and Etiquettes and Professional Behavior



Left to Right: CA Aankit Kumar Jain, Speaker; Ms. Vedika Pawar, Member, WICASA.



Left to Right: CA Nikita Shah, Speaker; Mr. Pratyush Bhutra, Treasurer, WICASA.





Induction Program for CA Foundation Students



CA Lalit Bajaj, Chairman, WIRC; CA Anand Jakhotiya, Treasurer, WIRC; CA Shubhangi Soman; CA Alok Kedia, Country Head- Business Banking, Education, Logistics, Commodities, IndusInd Bank; CA Vishal Doshi, Vice- Chairman, WIRC; CA Vimal Agrawal, RCM; Padma Shree CA T. N. Manoharan, Past President, ICAL; CA Manish Gadia, RCM; CA Debashis Mitra, CCM, BOS; CA Arpit Kabra, RCM; CA Jay Chhaura, CCM, CA Drushti Desai, RCM; Mr. Garv Kejriwal, Vice- Chairman, WICASA.

Webinar on Exam and Career and Guide to Focus, Prepare and Excel as CA Student



Clockwise: CA Yashwant Mangal, Speaker; Ms. Aakanksha Sahu, Member, WICASA; Mr. Garv Kejriwal, Vice- Chairman, WICASA; Mr. Pratyush Bhutra, Treasurer, WICASA.





TOPICS FOR UPCOMING NEWSLETTER

Dear Readers,

As you all read the articles submitted by our hard- working students, we give our readers the opportunity to submit your articles. By submitting your articles not only our readers' knowledge will be enhanced but also your writing skills. The best article under each topic will be published in our upcoming newsletters. Below are the topics on which you can write:

➤ **Academic Topics**

- Basics of Transfer Pricing
- Prevention of Money Laundering Act, 2002
- Activity Based Costing
- The New TCS/ TDS Norms Applicable from October 1, 2020

➤ **Non- Academic Topics**

- Is Choosing Unconventional Career Paths After Becoming Chartered Accountant Appropriate?
- The Farm Bill 2020
- Company IPOs to Invest in and Why?
- Hosting Indian Premier League (IPL) Out of India

➤ **Guidelines**

- Article should be of minimum 1 page and maximum 3 pages.
- Article should be sent with your photograph and Student Registration Number (SRN).
- Article should be in editable version (MS- Word Format), Font- Calibri, Font size- 12.
- Article should be original nature and neither copied nor published in any other print or electronic media.

➤ **Creatives**

For all the creative minds, if writing is not your cup of tea, you may highlight your creativity skills by sending your art to us. Since, creativity has no fixed parameters so, you can send to us: drawing, poem, photographs and all the art work which is unusual in your way!

Kindly submit your Articles and Creatives at- wicasa@icai.in.





CREATIVES

O the Night Lights

O the night lights,
Standing in the dark
Going alone through fights,
Waiting for Noah's Ark

O the night lights,
You give us hope
Keep showing us sight,
So, we can adjust our scope

O the night lights,
You have done enough
You can rest fights,
I know it's been rough

O the night lights,
Show me the way
Lead me to heights,
So, I can bring the Day!

Poem by: Sanket S. Potphode
SRN: WRO0549609





CREATIVES

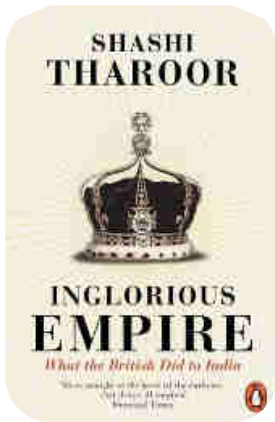


Art Work by: Krunal Mehta
SRN: WRO0639190

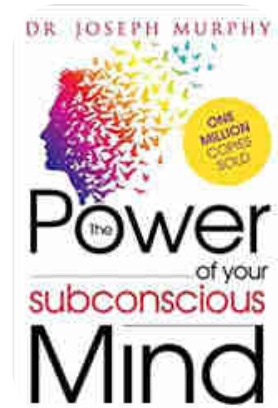


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