



**AUGUST 2024**

# **WICASA BUZZ**

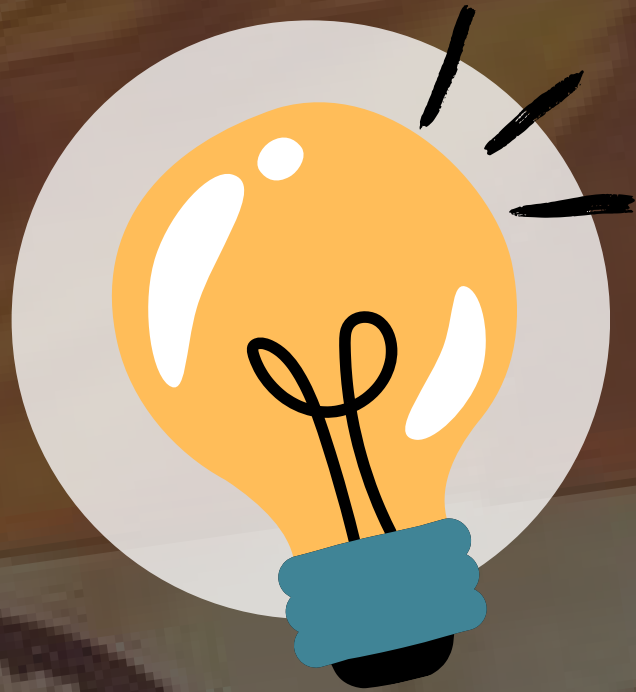
**MONTHLY STUDENTS NEWSLETTER OF  
ICAI NASHIK BRANCH (WICASA)**



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# CA SANJEEVAN TAMBULWADIKAR

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CHAIRPERSON

ICAI NASHIK BRANCH (WIRC)



Namaste Students,

This month we are celebrating the 78th Independence Day of our beloved country of Bharat. This day not only marks the Independence and Sovereignty of our great nation but also serves as a reminder of the sacrifices made by our brave freedom fighters. We have come a very long way to become the fifth largest economy in the world and aiming for more bigger goals. We as Chartered Accountants have a very big role in this and we are glad to play an important part as a contributor for the same.

I extend my heartfelt congratulations to all the successful candidates who have passed the May 2024 Intermediate and Final examinations. The hard work, perseverance, and dedication you have maintained has paid off and I salute you for this remarkable achievement. This success not only brings honour to your families but also reflects the future of the accountancy and finance profession and the growth on our esteemed Institute. More than 20,000 new Chartered Accountants have cleared the examination this May and I congratulate each one of you and welcome everyone to this noble profession. One goal of your life has been achieved but there is much more to achieve and I know that being Chartered Accountants you all will steep to great heights in your career.

For those of you who did not achieve the expected result this time, I urge you not to be disheartened, success may be delayed and such small obstacles are a part of the learning process. Consider this as an opportunity to introspect, identify further areas for improvement, and make a bigger and stronger comeback.

August 12, 2024, will be observed globally as International Youth Day. This day is devoted to bringing attention to the worldwide problems that certain young people experience. Today, India has the fastest growing youth population in the world and you being at the forefront of this youth demography of the country, I am confident that we all together will drive our country to greater heights. Take this as a challenge filled with opportunity as India being considered as a land of opportunities by the world and we all leading this with our knowledge and hard work, I see that we can be the greatest generation of the country that will witness growth and development along with the culture of the country being nurtured by the youth.



The month of July witnessed the celebration of the 76th CA Day on 1st July, 2024. The participation of the students in the week long activities of Medical checkup, blood donation, cultural evening, CA Run for Viksit Bharat just shows your enthusiasm and commitment towards the Institute and the society. I congratulate the WICASA committee of Nashik for their efforts and hours put in the organization of all these activities. During the last month, a couple of Career counselling programs were organized in schools of the city wherein the opportunities in Chartered Accountancy profession was discussed with the students and with the response received from them, I hope that we will be seeing a good growth of the profession and the youth of the country will bring more galore to the Institute.

During the last month, most of the professionals and the article students have been busy with the Income Tax return filing and I hope that all of you have contributed towards the said work with full concentration and with the aim of earning knowledge and information. The more you put up the hard work and hours in the office work, you will shine with great experience and knowledge that will be reflected in your results.

With the rise in the use of technology and Artificial Intelligence, the profession has taken a turn with the ways of working. The conventional means and methods need to be replaced with the growing technology and we must embrace ourselves to this new environment as we march further. I urge the students to make use of AI in your office work and studies to make the learning easier and faster. ICAI has launched AI tools for students and all must take benefit of the same.

As a part of the celebration of 75 years of Trust and Excellence, The Institute of Chartered Accountants of India has launched ICAI#75 Green Mahotsav, an initiative that underscores our commitment to the nation in the pivotal area of environmental sustainability. Our ambitious goal is to plant 100,000 trees, a simple yet impactful step towards environmental conservation. The initiative is undertaken jointly by SRSB, PRC and Group for Celebration of the 75th year of ICAI. To mark the celebration of the Independence Day, I urge everyone of you to plant trees on 15th August as a part of this plantation drive. This will not only mark our Independence Day celebration but also our commitment to a greener future. This ICAI#75 Green Mahotsav is a celebration dedicated to our health and well-being, and to planting the roots of a legacy that will nourish and support generations to come. This initiative is closely aligned with the Prime Minister's vision of "Ek Ped Maa Ke Naam" honoring the nurturing power of nature.

As we celebrate the 78th Independence Day of our country, let us reckon upon the rich history and culture that has been the jewel of our country and make a commitment for the growth of our nation while keeping our good values and culture nurtured. Once again let us commit to the core values that have guided us this far and look upon the future with enthusiasm and optimism. Together, we can march ahead with seizing newer opportunities, and playing a significant role in India's journey towards becoming the largest economy and a Viksit Bharat.

The WICASA team of the branch is continuously engaged in organising various events and activities for you all and I advise you to participate in these events as they offer a unique opportunity to interact with one another, the leaders from different facets of the industry and senior practitioners that shall help you to gain valuable insights into the matters of professional relevance.

I look forward to the coming days being together to exchange ideas, inspire and transform yourself towards the future.

Lastly, but most importantly under celebration of Azadi Ka Amrit Mahotsav, let's all celebrate by having the Pride to carry National Flag on our shoulders, our desks in offices, our Vehicles and ensure Har Ghar Tiranga is a widely celebrated by all of us. Jai Hind !!

CA. Sanjeevan V. Tambulwadikar  
Chairperson  
ICAI Nashik (WIRC)

# CA VISHAL WANI

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**WICASA CHAIRPERSON**  
**ICAI NASHIK BRANCH (WICASA)**



Dear Students,  
Greetings to you all!

As our beloved nation marks its 78th Independence Day on August 15th, 2024, I greet you all at this momentous occasion. The day reminds us of the great freedom fighters who laid their lives and the great statesmen who worked relentlessly to re-build the nation. You as students of the Chartered Accountancy profession are uniquely placed to usher in a new era of prosperity, growth and opportunities for all and develop an environment based on ethical values. I urge you to uphold the values of our profession with utmost sincerity and dedication, making the profession and the Nation proud.

Our beloved country has given us everything we have in our life. We should pledge to give everything we can for the sake of safety, security, progress and prosperity of our country. Our existence will become meaningful only in building a glorious India.

One of the great nationalist poet has written,

'I will pass, So will you,

But on our bones will arise,

THE GREAT TALE OF NEW INDIA

WICASA Nashik – Committed to Serve the Students

WICASA Nashik & team, your mentor and oracle in your journey of Chartered Accountancy course is committed towards serving you in the best possible manner. We prioritise the student's interest by organizing wide range of programs to promote their learning to enhance the vocational and communication skills.

Career counselling event held at Nashik Maratha Vidya Prasarak , Cidco were more than 700 students actively participated. Also we are planning to conduct the same session in remote location.

It is my humble appeal to participate enthusiastically in the upcoming events as well. All these things are beneficial for students. We, being a professional community should continuously enhance our knowledge.

Please don't wait for the perfect moment, take the moment and make it perfect!

Reach out to the branch for any query. It is our sincere endeavour to guide you all in the right direction.

Regards,  
CA Vishal Wani  
Chairperson  
ICAI Nashik (WICASA)

# KANISTHA SINGLA

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TREASURER

ICAI NASHIK BRANCH (WICASA)



Hello Friends,

As we progress through this vibrant year, I am delighted to connect with you once again through our monthly newsletter. It has been an eventful period for Nashik WICASA, filled with learning, growth, and camaraderie.

I hope you all had an amazing ITR season this July. This July has been particularly special as the results for all three levels of the CA exams were announced. We witnessed some outstanding performances in the CA Finals and CA Intermediate exams, with the ICAI revealing impressive results.

I am incredibly proud to share that five students from Nashik district have achieved All India Ranks at the Intermediate level. Their dedication and hard work have truly paid off, and they have made us all proud. I would like to extend my heartfelt congratulations to these exceptional students and express my gratitude for their achievements.

This month is also extra special as we are celebrating the 77th Independence Day. This is a month of pride and a constant reminder that with determination, we can achieve anything. Our CA journey is somehow similar. The most important part of our CA journey is 'DETERMINATION.' With determination, constant hard work, and smart work, it won't be long before we have a "CA" prefix before our names. I hope you all work in the right direction to achieve your dreams.

Students, I know CA studies can be overwhelming sometimes. To provide refreshment and aid in the development of your academic and professional growth, Nashik WICASA organizes various activities, seminars, workshops, sports events, and all necessary steps for the welfare of the students.



I have immense pride in saying that the events organized by us have received amazing responses and involvement from students. I urge every student to take an active part in all possible events organized by the team, as your participation is the encouragement for the team.

As the treasurer of Nashik WICASA, I am committed to ensuring our financial stability and transparency. Our recent initiatives have strengthened our financial position, allowing us to invest more in member development and community services. I urge all members to stay engaged and take full advantage of the resources and opportunities provided.

Let's continue to work together, learn together, and grow together. Your dedication and enthusiasm are what make Nashik WICASA a thriving community. Should you have any suggestions or queries, please feel free to reach out to us.

Warm regards,  
Kanistha Singla  
Treasurer  
ICAI Nashik WICASA

NOVELL...  
ANY GAMES  
15¢

WAS as she slept that Cupid came,  
His bow and arrows taking,  
That she might feel his power in dream  
Who scorned his weapons waking.

As o'er her sleeping  
The shaft that oft  
Her beauty touched  
He only stooped and

Since when, upon her fair soft cheek  
Love's amorous imprint keeping  
A charming dimple marks the place  
Where Cupid kissed her, sleeping

# ARTICLES CORNER

...stained or ...  
in its production.  
...of different varieties of Coffee  
...drink than one variety alone.  
...before it is roasted as thoroughly as i...  
...re water.  
...in improved revolving cylinders wit...  
...which insures clean, full...  
...m Coffee.  
...thoroughly screen...  
...chaff and films li...  
...in Patent air-...  
...paper, y...  
...eric inf...  
...aroma.



LAMP LITTLE  
LITTLE  
...asked him  
...which I hope  
...have you heard the  
...one who has his foot  
...the great private to call  
...to the rear. On the way a sh...

...red into  
happiness  
she could  
the fo...





# THE OBJECTIVES OF INTERNAL AUDIT IN CORPORATE GOVERNANCE

## RISK MANAGEMENT:

Internal auditors assess the organization's risk management framework, ensuring that risks are identified, measured, and managed appropriately. They evaluate whether the existing processes and controls can mitigate risks to an acceptable level, thereby protecting the organization's resources and reputation.

## CONTROL ENVIRONMENT EVALUATION:

A critical aspect of internal audit is evaluating the effectiveness of internal controls. This involves reviewing financial, operational, and compliance controls to ensure that they are functioning as intended and that they adhere to regulatory requirements. Strong internal controls are foundational for reliable financial reporting and operational efficiency.

## COMPLIANCE ASSURANCE

Internal auditors ensure that the organization complies with relevant laws, regulations, and internal policies. This not only helps in avoiding legal repercussions but also promotes ethical conduct within the organization. By conducting compliance audits, they can identify areas of vulnerability that require attention.



## **OPERATIONAL EFFICIENCY:**

Internal audits play a vital role in evaluating the efficiency of business operations. By conducting performance audits, internal auditors can identify processes that may benefit from improvement, thereby helping organizations enhance productivity and reduce costs.

## **STAKEHOLDER REPORTING:**

Internal auditors provide independent reports to the board of directors and audit committees, offering insights on the effectiveness of governance practices. This transparency supports informed decision-making at the top levels of management and helps stakeholders understand the organization's risk profile and internal control effectiveness.

## **CONCLUSION:**

In conclusion, the internal audit function plays a pivotal role in corporate governance by helping organizations navigate their risks, evaluate their controls, ensure compliance, and drive efficiency. Organizations that prioritize and effectively utilize internal audit capabilities position themselves not only for success but also for the trust of their stakeholders.

**- Harjot Saluja**  
**CRO0633795**



# SURVIVE AND THRIVE

## ESSENTIAL MOVES WHEN MARKETS TAKE A DIVE

Everyone worries about their money, whether they have a lot or a little, and it's understandable why. Every individual has the right to think about and be concerned with their own money, whether it is in cash, invested in the stock market, or placed in other investments. This is especially true if our money is invested in the stock market and a market crash occurs.

In 2020, during the first wave of the COVID-19 pandemic, stock markets crashed dramatically, catching most investors unawares. The market also crashed during the Russia-Ukraine conflicts, and recently, with the Indian election results, we have seen another market crash. The crash was observed again during the Union Budget 2024 announcement. When this happens the first reaction of any retail investor is to activate their panic mode.

While a crash or a market correction in stock markets is impossible to predict, there are various strategies that investors can utilize to minimize its impact on their investment portfolio. Let's see what we can all do when market crashes:

### **1. Resist the Urge to sell in Panic:**

When the market crashes the first thought that comes is to sell off the holdings, right? But how can we avoid it. Study the reasons for the crash and understand the current situations will the current matters result the market to crash further or it will be stabilize after the few sessions. The panic during the crashes often miss out the opportunities to invest in good fundamental stocks rather the investors sell off their holdings in the panic mode.



## 2. Invest for the Long Term

If you are a long-term investor, the best action is to do nothing. Stock market volatility means that even if it's currently down, it will likely rise again. Doing nothing allows you to ride out the fluctuations. Additionally, lower prices present an opportunity to buy more stocks for future gains. It got be an opportunity to see the positive in the negative events.



## 3. Diversify Your Portfolio

Diversify your investments to ensure a steady income even if the stock market falls. Diversifying your portfolio is also probably the single most important measure that you can take to shield your investments from a severe bear market. Non-stock market assets can provide financial security. Following Warren Buffet's advice, "don't put all your eggs in one basket," helps mitigate risks and maintain financial stability.



## 4. Rebalance Your Portfolio

Over time, assets that have gained in value will account for more of your portfolio, while those that have declined will account for less. Rebalancing means selling positions that have become overweight in relation to the rest of your portfolio, and moving the proceeds to positions that have become underweight. Rebalance your portfolio during a market downturn to manage risk and seize opportunities. Evaluate your current asset allocation and compare it to your desired targets. Analyze the performance of each asset class and adjust your investments accordingly.



## 5. Hedge Your Portfolio

Hedging is a risk management strategy employed to offset losses in investments by taking an opposite position in a related asset. Hedge your portfolio to protect against losses during a market downturn. Using put options on stocks or indices can safeguard your investments by increasing in value as prices drop. Short selling can also protect against declines, though it carries higher risk and should be done cautiously.

Above are the techniques that one can use to optimize its holding and minimize the losses. There are other techniques as well that one can use and implement. Most importantly, it's crucial to make decisions with your head rather than your heart. Understanding that volatility is an integral part of the investment process, and there will be many more market corrections in the future is which essential.

A stock market crash can also offers investors a unique opportunity to grow their wealth. But to take advantage of this crash, you must have a plan in place before the crash happens. The strategies discussed above are designed to help you not only weather a market crash better but also make sure that you can grow your wealth significantly when markets recover at a later date.

**- Kanistha Singla  
WRO0714924**

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# WHATSAPP BOT

## GAME CHANGING TOOL FOR BUSINESS

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We are all familiar with the significant impact AI has had on our lives. Artificial Intelligence (AI) has become an indispensable part of our daily activities, influencing how we live, work, and interact with technology. Similarly, AI is revolutionizing businesses across various industries by enhancing efficiency, improving customer experiences, and driving innovation. A chatterbot, chatbot, or simply bot is a text-based dialogue system that allows users to chat with a technical system. It provides a space for both text input and output, enabling users to converse in everyday language with the computer system behind the bot.

Today, I want to share information about a tool that is widely used by business entities of all sizes. This tool not only facilitates reaching a large number of customers but also effectively markets products and services, making it a crucial component in the modern business landscape.

WhatsApp bots are automated software programs that interact with users through the WhatsApp platform. They are designed to understand and respond to user messages, perform tasks, and provide information, simulating human-like conversations. These bots are powered by AI technologies, including natural language processing (NLP) and machine learning, allowing them to handle various customer interactions seamlessly.

A WhatsApp bot looks and acts very similar to another WhatsApp contact. The difference is that a WhatsApp bot delivers advice, support, and marketing messages from your business straight into one of the world's most popular messaging tools. WhatsApp bot services rely on a mix of pre-programmed chatbot routines and artificial intelligence to respond meaningfully to your customers.

In today's fast-paced world, instant communication is essential, and WhatsApp bots have become a valuable tool for businesses to engage with their customers.

With WhatsApp's enormous user base of over two billion globally, businesses now have the opportunity to interact with their audience in a more personalized and efficient way.

### How WhatsApp bots can boost customer engagement?

Companies that create a WhatsApp bot stand to engage with their customers more closely than ever before.

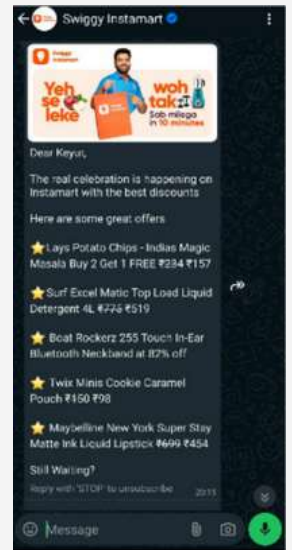
WhatsApp-based customer engagement revolves around three key areas:





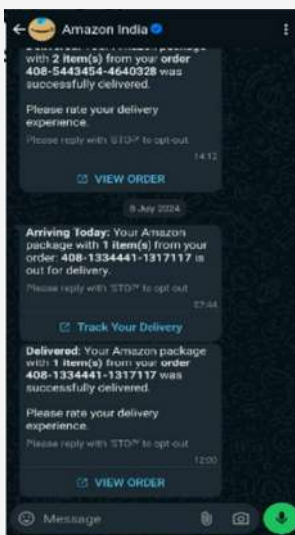
## DIRECT MARKETING AND PROMOTION:

Most companies will already have a sizeable database of phone numbers. Using a WhatsApp bot your company can directly market to unlimited numbers of users by sending marketing messages as a direct WhatsApp message. In turn, using a bot WhatsApp messages can function as automated conversations. For example, you could send a special offer to a user and automatically process their sign-up using a bot. With a WhatsApp bot, there is no need to convince the user to visit a website and no risk of losing user interest due to slow customer service response. Essentially, marketing via a WhatsApp bot is more immediate and more responsive – and far better for building customer engagement.



## CUSTOMER SERVICE:

The less effort your users have to go through to reach customer support, the better. WhatsApp is the ideal channel for customer support – users don't need to mess around with a separate website, app, or phone call. Your WhatsApp bot can answer common support queries and do it more quickly than human support workers can. If a bot is stuck and unable to answer a unique support query it is easy for a human customer support agent to step in, seamlessly taking over a support case – and still within the convenient environment of WhatsApp. Just think about how a WhatsApp support bot can bring your business closer to your customers by embedding support sessions right next to everyday conversations with friends and family.



## WHATSAPP NOTIFICATIONS:

Getting notifications seen by customers is getting harder and harder. Consumers frequently ignore inbound email even where it manages to escape spam filters, while the plethora of apps in the marketplace means that users suffer from app fatigue. SMS messaging is an option, but with users no longer using SMS messaging to communicate with friends and family your business risks losing engagement by getting relegated to an outdated channel. In contrast, sending notifications through the WhatsApp API can significantly boost the chances that a customer will get your notification. Furthermore, WhatsApp chatbots can handle the questions and requests that inevitably follow notifications. For example, customers can request a delayed delivery, add items to an order or change the delivery address automatically by responding to their WhatsApp notification.



It is easy to see how customer engagement is boosted by the combined effect of WhatsApp notification visibility and the rapid responses on offer from WhatsApp chatbots.

## How business sectors can implement a WhatsApp bot?

**Customer Support:** Bots can address frequently asked questions, guide customers through processes, and handle routine support tasks, freeing up human agents for more complex issues.

**1. E-commerce:** From assisting with product inquiries to facilitating transactions and providing order updates, bots enhance the shopping experience.

**2. Healthcare:** Bots can manage appointment scheduling, send reminders, and offer preliminary advice based on symptoms described by users.

**3. Banking:** Financial institutions use bots for account inquiries, transaction details, and basic banking services, ensuring quick and efficient customer interactions.

**4. Travel and Hospitality:** Bots help users book flights and hotels, provide travel information, and offer personalized recommendations.

As the advancement of AI technology progresses, WhatsApp bots are expected to evolve, offering heightened levels of personalization and intelligence in user interactions. Enterprises leveraging these bot capabilities stand to gain from improved customer engagement, operational streamlining, and a notable competitive advantage within the market.

In conclusion, WhatsApp bots are revolutionizing the way businesses communicate with their customers. They offer an efficient, cost-effective, and scalable solution for customer support, marketing, and more. By embracing this powerful tool, businesses can stay ahead in the digital age, driving growth and innovation.



**- Keyur Deshpande  
WRO0733505**

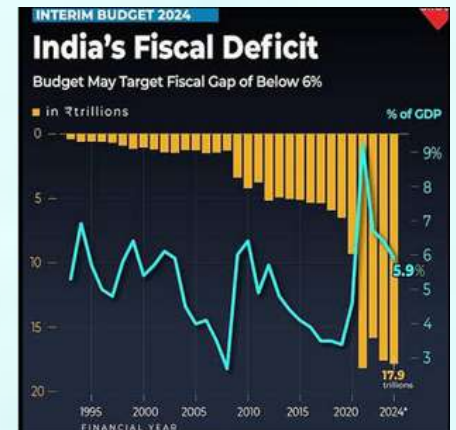
# Core Aspects of Budget 2024-25

## HIGHLIGHTS...

### BUDGET 2024 : INDIA'S PATH TO 'VIKSIT BHARAT '

#### INTRODUCTION:

- The Union Budget for 2024-25, presented by Finance Minister Nirmala Sitharaman, reflects the government's vision of a developed India ("Viksit Bharat").
- The budget focuses on employment, skilling, MSMEs, agriculture, and social justice, ensuring inclusive growth for all citizens.
- The Union Budget 2024, presented by the Finance Minister, stands as a testament to the government's vision for a robust and resilient economy.



#### ECONOMIC CONTEXT:

- Despite global economic uncertainties, India continues to shine with stable inflation and strong growth.
- The government's strategic focus on critical sectors aims to sustain this momentum and address domestic and international challenges



#### KEY HIGHLIGHTS:

- **Four Major Castes:**

The budget focuses on 'Garib' (Poor), 'Mahilayen' (Women), 'Yuva' (Youth), and 'Annadata' (Farmer), ensuring comprehensive support and development across these groups.

- **Employment and Skilling:**

A central outlay of 2 lakh crore for 5 schemes targeting 4.1 crore youth, including employment-linked incentives and skilling programs.

- **Agriculture:**

1.52 lakh crore allocated for initiatives like natural farming, digital public infrastructure, and self-sufficiency in pulses and oilseeds.

- **Social Justice and Inclusive Development:**

Over 22.66 lakh crore for rural development and significant investments in women-led development, tribal welfare, and regional development plans.

## **TAX REFORMS:**

- **New Tax Slabs:**

Income tax slabs (In Rs)	Income tax rate (%)
Up to 3,00,000	0
3,00,001 – 7,00,000	5%
7,00,001 – 10,00,000	10%
10,00,001-12,00,000	15%
12,00,001-15,00,000	20%



- **Corporate Tax Rate:**

Reduced the corporate tax rate for foreign companies from 40% to 35%.

- **Standard deduction and pension:**

- Increased to 75,000 for salaried individuals.
- Deduction of family pension increased to ₹25,000 from 15,000.

- **Capital gains tax rates:**

- Tax rate for short-term capital gains on equity-related investments increased from 15% to 20%.
- Exemption limit for long-term capital gains on equity-related investments has been raised from Rs. 1 lakh to Rs. 1.25 lakh.
- Long-term capital gains on all financial and non-financial assets to attract tax rate of 12.5%.



- **Abolition of angel tax:**

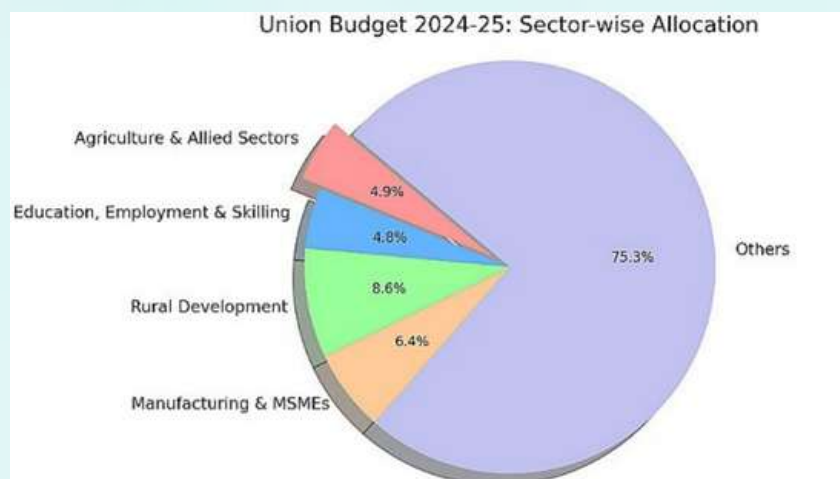
Angel tax is scrapped for all types of investors to boost the Indian Startups.

## **BUDGET DEFICIT**

- The fiscal deficit for India in the 2024-25 budget has been estimated at 4.9% of GDP.
- This figure reflects the government's ongoing efforts towards fiscal consolidation, down from the 5.8%.
- This represents a careful balancing act by the government to maintain fiscal discipline while supporting growth initiatives.

## **CONCLUSION:**

- The Union Budget 2024 aims to balance economic stability and political needs, emphasizing long-term infrastructure, social development, and fiscal prudence.
- The budget focuses on enhancing capital expenditure to stimulate economic growth, with a notable allocation of 211.11 lakh crore for infrastructure development which is 3.4% of GDP.
- Economic growth is projected at 6.5-7% for FY 2024-25.
- 1.48 lakh crore allocated for education, employment, and skilling initiatives.
- Over 2.66 lakh crore earmarked for rural development, including rural infrastructure.
- A special allocation of more than 3 lakh crore for schemes benefiting women and girls, emphasizing women-led development.



**- Disha Manwani**  
**WRO0781211**

POEMS  
CORNER





# THE SPIRIT OF INDEPENDENCE

In every heart, the spirit burns bright and true,  
A flame that lights the path through darkest night.  
From battles fought, a nation's dreams renew,  
In unity, our strength, a guiding light.

With courage donned, we faced the trials ahead,  
Each step we took, with fortitude as our guide.  
Through echoes of the past, our spirits fed,  
In freedom's call, we stand undaunted, side by side.

The spirit of 15th August, fierce and free,  
Resounds in every anthem, every prayer.  
From fields of green to azure, endless sea,  
We cherish liberty beyond compare.

Oh, India, in your embrace we find,  
The spirit of our nation, heart and mind.



-Disha Manwani  
WRO0781211



# **LIFE IS BEAUTIFUL**

**It's hard to heal,  
when with some stuff you deal.  
You will find your peace,  
be at ease.**



**Life is hard,  
don't worry you are your own guard.  
Be you,  
cause no one can do and it's very few.**

**Love yourself everyday,  
yesterday you can never replay.  
The way you smile today,  
your hard days will never take you away.**



**-Riddhi Dhatingan  
WRO0773860**





ARTS  
CORNER



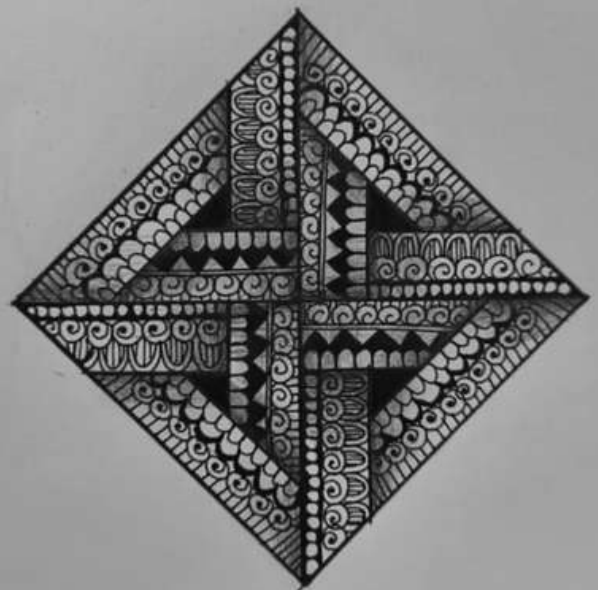
**Abhijeet Yadav**  
**WRO0733809**



**Harshika Somwanshi**  
**WRO0635087**



**Omkar Pendharkar**  
**WRO0733785**



**Madhura Kulkarni**  
**WRO0718911**





**Shruti Lodha**  
**WRO0712385**



**Madhura Kulkarni**  
**WRO0718911**



**Disha Manwani**  
**WRO0781211**

A silhouette of a person standing next to a camera on a tripod in a field at sunset or sunrise. The person is holding the camera, and the tripod is visible. The background is a bright, hazy sky with some clouds, and the foreground shows some tall grass or reeds. The overall tone is warm and artistic.

**PHOTO  
GRAPHY  
CORNER**

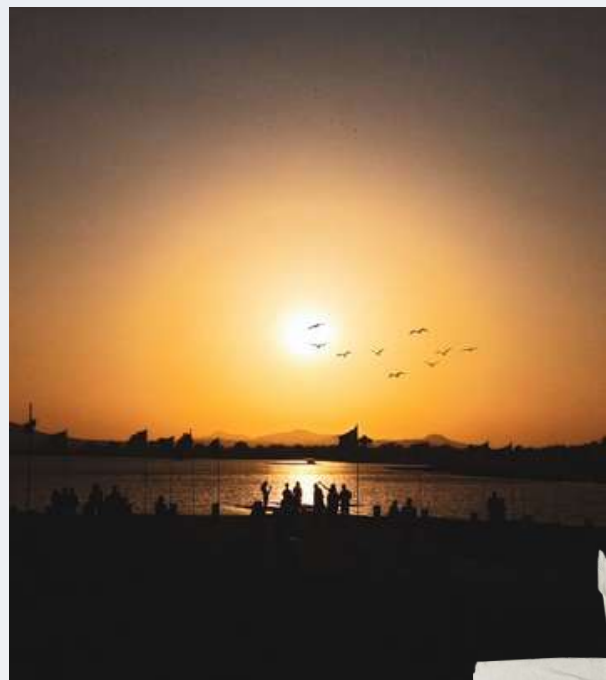




**Sudip Kelkar**  
**WR00769253**



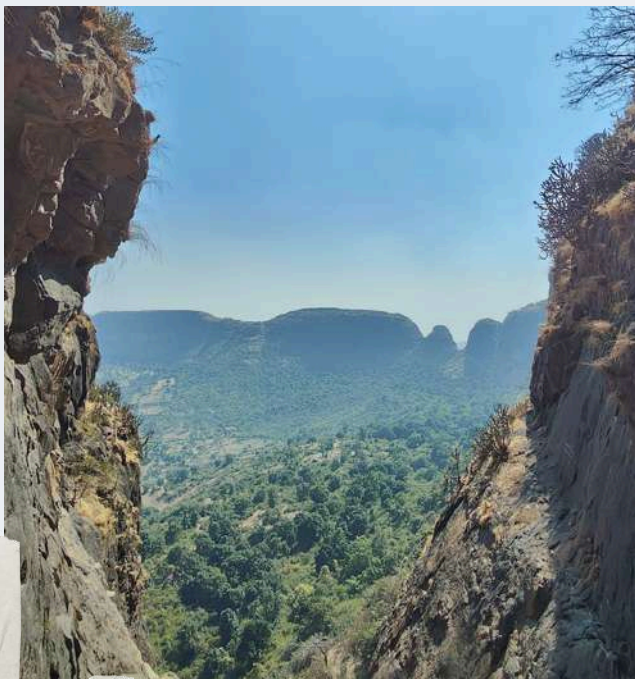
**Vaishnavi Chhoriya**  
**WR00738271**



**Omkar Nandan**  
**WR00749754**



**Disha Manwani**  
**WR00781211**



**Sudip Kelkar**  
**WR00769253**





GLIMPSSES  
OF RECENT  
EVENTS

# 42ND AGM OF NASHIK BRANCH (WIRC)





# CAREER COUNSELLING PROGRAM AT NEW MARATHA HIGH SCHOOL BY CA MAKRAND JAIN



# OC BATCHES





# ITT BATCHES





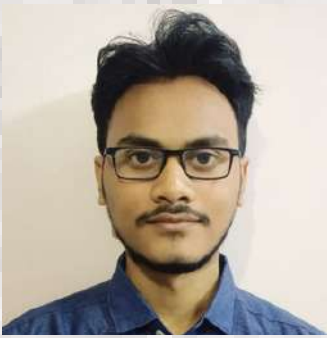
# CA FOUNDATION & INTER MOCK TESTS



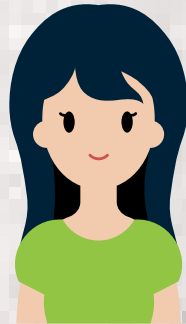


# WINNERS FOR LAST MONTH CROSSWORD!!

*Congratulations*



**PRITESH RAMOLE**  
**WR00629639**



**SAAKSSHI ARORA**  
**WR00750489**



**RASIKA AGNIHOTRI**  
**WR00771636**



**ANUSH SHAIKH**  
**WR00819526**

# LETS TEST YOUR IQ!



*Solve this Quiz and email it to Nashik Branch along with a photograph in professional attire.. Surprises awaiting for lucky winners!!!*





# HOW TO SEND ARTICLES FOR NEWSLETTER

01



## Articles

candidates need to submit their articles on the official mail id of icai nashik branch ([wicasansk@gmail.com](mailto:wicasansk@gmail.com)). the articles should be sent till 20th of every month.

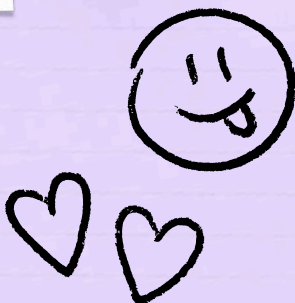
## Creative Ideas

Candidates are also welcomed to share any kind of art work, poems, photographs that they think showcases their talent. Don't hesitate we are all learners after all!!!

02



03



## Format

While sending the articles and artwork the candidate should make sure that he/she has mentioned the following details:

- Name of the Candidate
- SRN
- Stage of CA Curriculum
- Contact Number
- Photograph of the Candidate



# ICAI NASHIK BRANCH (WICASA)

## ***CONNECT WITH US***



ICAI BHAWAN, NASHIK



[wicasansk@gmail.com](mailto:wicasansk@gmail.com)



[nsk\\_wicasa](https://www.instagram.com/nsk_wicasa)



[9421957107](tel:9421957107) / [9421894107](tel:9421894107)