

**NAGPUR BRANCH OF WICASA OF ICAI**

# **SPEAK UP!**

**MAY 2020**



**The Institute of Chartered Accountants of India  
(Set up by the act of Parliament)**

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## CA. KIRIT KALYANI

CHAIRMAN  
NAGPUR BRANCH OF WIRC OF ICAI

Dear Student Friends',

**"No matter what happens, or how bad it seems today, life does go on, and it will be better tomorrow" Maya Angelou**

Friends, it is rightly said that life goes on and it will be better tomorrow. Even though, academic, social and professional routines, have taken a forced pause because of unfortunate pandemic, Indians are known to bounce back and this time also, it is going to be the same.

It gives me immense pleasure to communicate with future Chartered Accountants, through this platform of WICASA Nagpur Branch, in the form of E-Newsletter - SPEAK UP ! Chartered Accountancy profession, promises a challenging and highly rewarding professional life. It requires constant learning and practice to effectively evolve and excel in professional arena.

Further, my sincere belief about the effectiveness of WICASA Nagpur Branch forum for ensuring overall grooming of students, is backed by glorious past and the way in which, the present Team WICASA, has taken charge, to serve in the best manner possible. During the health crisis and compelled lock down phase for nearly since two months, it is very pleasant and satisfactory to note that, back to back valuable events and ventures in the form of Webinars is being conducted by



WICASA Nagpur Team. The webinars are not only going to keep duly updated but also give an opportunity to lend effective edge at all times. I believe that every student should grab this golden opportunity to invest precious time by attending the webinars and contribute as an active student by participating, raising queries, suggesting topics of interest, coming forward as a speaker, etc.

Before signing off, it is to take opportunity to sincerely wish good health, safety and prosperity, at all times.

## **BEST WISHES**

**CA. KIRIT KALYANI**  
**CHAIRMAN.**



## CA. AKSHAY GULHANE

WICASA CHAIRMAN  
NAGPUR BRANCH OF WIRC OF ICAI

My Greeting to all the students

The Profession of Chartered Accountancy is one the most respectable profession. As a well disciplined student of Chartered Accountancy you must be aware of the challenges in the professional arena. To cope up with the same our Institute and WICASA team is organising seminars, webinars on different topics related to professional and personality development as well as academic topics.

Further I would like to add that this magazine is a platform for the students to express their creative pursuit which develops in them originality of thought and perception. The Contents of the magazine reflect the wonderful creativity of thoughts and imagination of our 'To be Chartered Accountants'.

I would also like to acknowledge the talent seen in budding CA's and highly appreciate the participation . During this pandemic situation we assure you that we will try to keep the momentum at its peak. We as WICASA Team hope for your constant support. Kindly update your email ID and whatsapp contact with WICASA team.

Further I invite all my dear students to take benefits for further events throughout the year.

Stay Home & Stay Safe



## MS. PRADNYA RAUT

Vice Chairperson

NAGPUR BRANCH OF WICASA OF WIRC OF ICAI

**With the new day comes new strength and new thoughts  
With every day passing inside our homes why not learn  
something new!**

Dear Friends,

Greetings for the Day!

Learning and Practice does make a man perfect!

So, we 'Nagpur Branch of WICASA' are here with our next edition of E-Newsletter "SPEAK UP!" - an initiative to connect CA Students to practical world. This E-Newsletter endeavors to explore the ingenious ideas of students to showcase their talents and pen down their views and opinions to the affairs pretraining to the profession and thereby keep the fellow members and students updated.

As being the WICASA team we constantly believe that - WICASA is "OF the students, BY the students & FOR the students." I feel privileged to be a part of WICASA & share my views with you all. I am committed to serve my fellow student friends to most of my capacity and thereby looking forward for your support.

During this pandemic, we as a team are trying our best to keep the momentum of activities at its peak. We, as team, this time are committed with a theme which strives for overall development - "Explore, Excel, Evolve".



To achieve this, we are not only planning Webinars on academic or informative topics but we are also planning to showcase your talent.

It gives me an immense pleasure to appreciate and congratulate everyone who has contributed to our April Edition of E-Newsletter - SPEAK UP! This time we are here with our New Corner - **SOCIAL REFORMERS** who makes us believe that "One can make a difference" and we are blessed to have such Heroes to share their views and experiences.

It's a humble request for you all to buckle up for the upcoming Webinars, not only Informative topics but for something interesting! With this I look forward for your continuous support and enthusiastic participation for upcoming events.

Let's make this Quarantine period - a period to **EXPLORE** our knowledge and talents, **EVOLVE** ourselves and **EXCEL** in our Life.

Till then Its a kind request to you all to take care of yourself and your loved ones.

**STAY HOME & STAY SAFE!!**

**BEST WISHES**

**MS. PRADNYA RAUT**  
**VICE-CHAIRPERSON, WICASA.**



## MS. KRITIKA IYER

Joint Secretary

NAGPUR BRANCH OF WICASA OF WIRC OF ICAI

**Cultivate optimism by committing yourself to a cause, a plan or a value system. You'll feel that you are growing in a meaningful direction which will help you rise above day-to-day setbacks”**

Dear friends,

In this period of Lockdown, we are facing different degrees of anxiety, restlessness and despair. During this initial phase, we should keep the momentum of activities going strong every day and have a structure in place. We WICASA 2020 are doing our best to keep the students engaged and updated with activities taking place online and make them abreast with knowledge amidst the lockdown phase. This year WICASA is committed with a theme “Explore-Excel-Evolve” which is directed towards overall development of CA Students as a professional.

It is a delight to be able to communicate with you through this prestigious forum. This edition for April 2020 covers insightful and alarming topics of 'Growth potential of FDI in India' and 'Effects of the Banking sector reforms on outstanding NPAs'. Heartiest congratulations to our friends from various parts of the Nation who have worked extensively and submitted spectacular works on the said topics, which is a real help for beginners as us. This enthusiasm displayed by our friends in contributing for the magazine in different capacities



is a genuine motivation for us to take up more activities that provide us all, a platform to explore and improve. This year Speak up has a special interesting column for mind games and other crossword puzzles, etc. We request you all to take the most of it and share us your answers in huge numbers.

This month was poured with numerous online activities and webinars that majorly included live sessions on "Industrial Training", "Data Mining with Excel", Motivational session on the topic "Lockdown a New Dawn" and Quarantine Quiz, etc.

We at WICASA invite your participation at all levels in future too as your input has given us an equal opportunity to learn and grow as it has, to you all. WICASA is of the students, by the students and for the students, so please feel free to interact with us about any grievance or suggestion, your feedback is always a guiding energy for us. I request students to visit Facebook Page WICASA Nagpur & Nagpur Branch website for forthcoming programmes of Nagpur WICASA. I look forward your enthusiastic participation in every programme organized by Nagpur WICASA.

## **BEST WISHES**

**MS. KRITIKA IYER**  
**JOINT SECRETARY, WICASA**



## MR. RUSHABH WANJARI

WRO 0557275

### GROWTH POTENTIAL OF FDI IN INDIA

Foreign Direct Investment (FDI) in India is a major monetary source for economic development in India. Economic liberalisation started in India in the wake of the 1991 economic crisis and since then FDI has steadily increased in India.



Foreign companies invest directly in fast-growing private Indian businesses to take benefits of cheaper wages and changing business environment of India.

There are two routes by which India gets FD:

1. Automatic route: By this route, FDI is allowed without prior approval by Government or Reserve Bank of India.
2. Government route: Prior approval by the government is needed via this route. Apart from being a critical driver of economic growth, foreign direct investment (FDI) is a major source of non-debt financial resource for the economic development of India.



The Indian government's favourable policy regime and robust business environment have ensured that foreign capital keeps flowing into the country.

The government has taken many initiatives in recent years such as relaxing FDI norms across sectors such as defence, PSU oil refineries, telecom, power exchanges, and stock exchanges, among others.

## FDI MARKET COVER IN INDIA

According to the Department for Promotion of Industry and Internal Trade (DPIIT), FDI equity inflows in India stood at US\$ 456.79 billion during April 2000 to December 2019, indicating that government's effort to improve ease of doing business and relaxation in FDI norms is yielding results.

FDI equity inflows in India stood at US\$ 36.79 billion during April-December 2019.

If we analyze the data for 2019-20, India received the maximum FDI equity inflows from:

### INVESTMENT RECEIVED: COUNTRY WISE

| Investing Country | Investment Value   |
|-------------------|--------------------|
| Singapore         | US\$ 11.65 Billion |
| Mauritius         | US\$ 7.45 Billion  |
| Netherlands       | US\$ 3.53 Billion  |
| Japan             | US\$ 2.80 Billion  |
| USA               | US\$ 2.79 Billion  |



# ARTICLE SECTION



## INVESTMENT RECEIVED: SECTOR WISE

| Sector                         | Investment Value  |
|--------------------------------|-------------------|
| Service Sector                 | US\$ 6.52 Billion |
| Telecommunication Software     | US\$ 4.29 Billion |
| Trading Sector                 | US\$ 3.52 Billion |
| Computer Software and Hardware | US\$ 6.34 Billion |

## FDI MARKET COVER IN INDIA

Some of the recent significant FDI announcements are as tabulated below:

| Particulars   | Purpose of Investment   | Investment Value |
|---|---|------------------|
| In January 2020, Amazon India announced investment                                      | Digitising small and medium businesses and creating one million jobs by 2025. | US\$ 1 Billion   |
| In January 2020, Mastercard announced its plans to invest in India over next five years | Double-up its research and development efforts for the Indian market          | US\$ 1 Billion   |



# ARTICLE SECTION



| Particulars   | Purpose of Investment  | Investment Value |
|---|--|------------------|
| In October 2019, French oil and gas giant Total S.A. have acquired a 37.4 per cent stake in Adani Gas Ltd   | Making it the largest Foreign Direct Investment (FDI) in India's city gas distribution (CGD) sector. | US\$ 810 Billion |
| In August 2019, Saudi Aramco will buy a 20 per cent stake in Reliance's oil-to-chemicals (OTC) business   | One of India's biggest FDI deals for business development and raising investments.                   | US\$ 75 Billion  |
| In August 2018, Bharti Airtel received approval of the Government of India for sale of 20 per cent stake in its DTH arm to an America based private equity firm, Warburg Pincus | To extend its DTH arm  | US\$ 350 Million |
| In May 2018, Walmart acquired a 77 percent stake in Flipkart  | For business development and raising investments   | US\$ 16 Billion  |



## GOVERNMENT INITIATIVES FOR FDI DEVELOPMENT



| Announced during     | Purpose of Investment  |
|----------------------|--|
| March 2020           | The Government permitted non-resident Indians (NRIs) to acquire up to 100 percent stake in Air India.  |
| December 2019        | The Government permitted 26 per cent FDI in digital sectors.   |
| August 2019          | The Government permitted 100 per cent FDI under the automatic route in coal mining for open sale (as well as in developing allied infrastructure like washeries).  |
| Union Budget 2019-20 | The government of India proposed opening of FDI in aviation, media (animation, AVGC) and insurance sectors in consultation with all stakeholders. 100 percent FDI is permitted for insurance intermediaries. |
| February 2019        | The Government of India is working on a road map to achieve its goal of US 100 billion worth of FDI inflows.   |



Further to this,

No government approval will be required for FDI up to an extent of 100 per cent in Real Estate Broking Services.

The Government of India is in talks with stakeholders to further ease foreign direct investment (FDI) in defence under the automatic route to 51% from the current 49%

Also, Indian Government is also very much attentive as we can see on 1 April 2020, the government of India passed an order that would protect Indian companies from FDI during the pandemic. All countries sharing a land border with India would now face scrutiny from the Ministry of Commerce and Industry before any FDI's.

## FDI'S PROS AND CONS

As we see every new beginning for development has its pros and cons, same follows with FDI which can be understood in brief from the below image:





# ARTICLE SECTION



Enthused by a record foreign investment inflow, India is optimistic of continuing to be one of the world's favourite FDI destinations in 2020 on the back of the Modi government's liberalised norms and a significant jump in the ease of doing business ranking.

**MR. RUSHABH WANJARI**

**WRO 057725**



**MS. HARSHITA JAIN**

**WRO 0651968**

## **EFFECTS OF BANKING REFORMS ON NPA “REFORM THE WAY FORWARD FOR BANKING SECTOR”**

The banking sector is the heart of economic activity of a country and a small change in its regulation affects the entire economy. The example we all have seen is demonetization and how it influenced every one of us. The smooth functioning of banking sector ensures the healthy condition of an entire economy. However building up of non-performing assets (NPAs) has disrupted the flow of credit in banks.

NPA is defined as a credit facility in respect of which the interest and/ or instalment of principle is “past due” for a specified period. Generally, if the loan payments have not been made for a period of 90 days, assets is classified as non-performing assets. Earlier the Narasimham committee-I had broadly concluded the main reason for the reduced profitability of commercial banks in India was the priority sector lending. The committee had highlighted that the priority sector lending was leading to the buildup of non-performing assets of the bank and thus it recommended it to be faced out.





Subsequently, the Narasimham committee-II also highlighted the need for Zero non-performing assets for all Indian banks with international presence. With regard to income recognition, the committee recommended the introduction of norms of 90 day's, i.e., income stops accuring when interest on or instalment of principle is not paid within 90 days, in a phased manner by the year 2002, which was 180 days previously. It also suggested for a general provision on standard assets which as not there previously. On the basis of how long the assets has been non-performing, banks are required to sort the non-performing assets in one of the following categories:

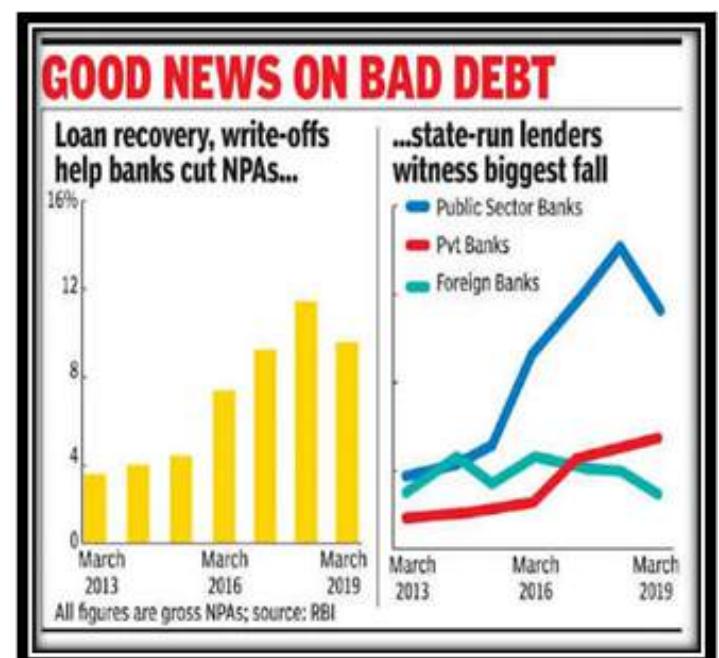
- Sub standard assets : If the assets has been non-performing for less than 12 months.
- Doubtful assets: if an assets has been non performing for more than 12 month
- Loss assets: assets where losses have been identified by the bank, auditor or inspector and have not been fully written off.

## EFFECTS OF BANKING REFORMS

- Primarily on the back of various reform measures, the gross NPA of public sector banks declined from Rs.8.96 lakhs crore in march 2018 to Rs.7.27 lakh crore in September 2019.
- Non-performing assets (NPAs) are on decline, provision coverage Ratio (PCR) is record at high, more than dozen banks have posted profit, recovery on the rise and retail loan growth is in double digit.
- Banks have improved their recovery efforts and scheduled commercial banks have recovered an amount of Rs.4,01,393 crore over the last four financial years, including record recovery of Rs.1,56,702 crore during 2018-19.



- As badloan recognition process near completion, gross NPAs of banks improved to 9.3 per cent as of end September 2019, compared to 11.2 per cent in FY18.
- It brings to the light the situation of different categories of bank with regard to NPAs. The information can be useful for investors as the issue of poor loans is a relevant one for them because it has an impact on the profitability of banks and thereby the future prospects.
- The financial health of banks improved due to prescribed prudential norms. Almost all banks improved their capital adequacy and assets quality. The assets quality of the indian banking system has improved significantly.
- The NPA of all SCBs, which stood at 15.7% of gross advances and 7.0% of total assets in 1995-96, declined to 3.3% of gross advances and 1.9% of total assets in 2005-06. While that of public sector banks from 22.2% of gross advances and 11.8% of total assets in 1993 decline to 3.7% of gross advances and 2.1% of total assets in 2006.





- The ratio such as Income to Assets ratio and Net profit to assets ratio are performance indicators of the profitability of banking sector. Total Income to Assets ratio hovers around 10, Net profit to Total assets ratio has increased significantly from 0.17 in 1991 to 1.045 in 2004.
- As per RBI data, gross NPAs of PSBs have declined from the peak of Rs. 8,95,601 crore in march 2018 to Rs.8,06,412 crore in march 2019. PSBs have recovered Rs.3, 59,496 crore over the last four financial years, including record recovery of Rs.1,23,156 crore during 2018-19.

**Ms. HARSHITA JAIN**

**WRO 0651968**



## MR. HARSHAL BATRA

WRO 0501851

### ज़रा घर पर रहते हैं ना

बचपन की यादों को फिर से जिंदा करते हैं ना ,  
दोस्तों, ज़रा घर पर रहते हैं ना।  
घर के काम में मां की मदद करते हैं ना,  
दोस्तों, ज़रा घर पर रहते हैं ना।  
मोटापा भगाने के लिए परिश्रम करते हैं ना ,  
दोस्तों ज़रा घर पर रहते हैं ना।  
क्रिकेट से दूर हटकर जरा लूडो खेलते हैं ना ,  
दोस्तों ज़रा घर पर रहते हैं ना।  
जान पर खेलने वाले डॉक्टर और पुलिसवालों की इज्जत करते हैं ना,  
दोस्तों ज़रा घर पर रहते हैं ना।  
हमारा ध्यान रखने वाले हमारे मां बाप की सेवा करते हैं ना,  
दोस्तों ज़रा घर पर रहते हैं ना।  
बड़ा बनने की होड़ में जरा पीछे रहते हैं ना,  
दोस्तों ज़रा घर पर रहते हैं ना।  
कुछ दिन मां बाप की डांट सुनते हैं ना,  
दोस्तों ज़रा घर पर रहते हैं ना।  
अपने दर्द को शब्दों में बयान करते हैं ना,  
दोस्तों ज़रा घर पर रहते हैं ना।  
इस महामारी के जाने का इंतजार करते हैं ना,  
दोस्तों ज़रा घर पर रहते हैं ना।





# AMAZING CORNER



## MR. VIPLAV KAMALKAR

WRO 0659517



© VIPLAV KAMALKAR



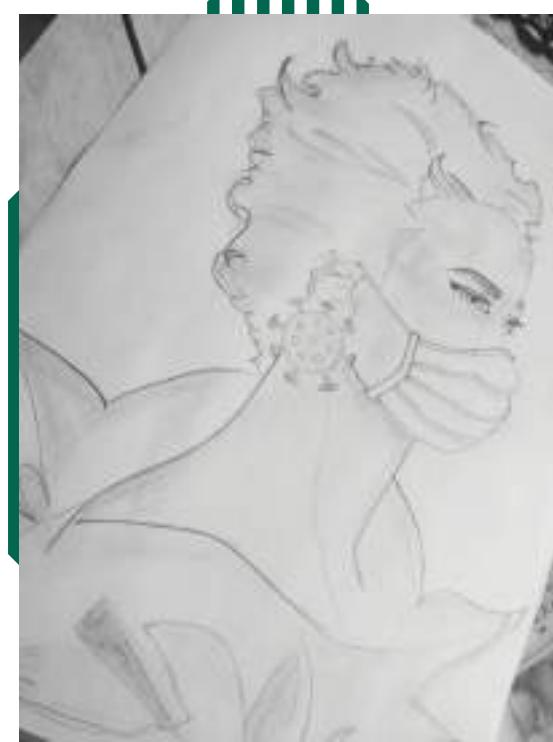


# AMAZING CORNER



**MS. ASMITA PARDHI**

**CRO 0562304**





## MR. ROHAN ARASPURE

WRO 0573408

# THE DREAM FOR LIFE FOUNDATION - NGO

I believe Working for a cause is a great thing to do, especially if you believe in what you wish to achieve. Working for the community is even better since you get to give back and work for the upliftment of the society. One day, after my 10th board exams, I had a thought in my mind for those childrens who don't have parents, those who don't know how to dream & live for it! also belonging to a middle class family and having such a supportive parents made me feel grateful & also sad for those who doesn't have it. And this ignited a thought to come forward and help for them, and for the society.





# SOCIAL REFORMERS



Enduring my dream I took my first step. I conducted meditation sessions for school kids. Meditation helped them not only to think positively but also expanded their vision. Moving onwards I met some like minded people who were willing to contribute towards the social cause and was searching for a platform.



We all came together and a foundation “The Dream for Life Foundation” was born. The soul motto of our foundation is to help underprivileged children to create and achieve their dreams, and to work for a good cause in the society. Our Foundation came into existence on January 2019, and today we are a Registered N.G.O with approximately 200 + members connected with us. We conduct a monthly donation event at orphanages/old age home by visiting them and helping with the essentials they require. For donation we raise funds within our group and from outside. Along with it the activities that we conduct are:

- Collecting leftover foods during festive seasons, parties, etc. and distributing among the needy ones.
- Encouraging and appreciating people (by using social media) to celebrate their festivals in a more eco-friendly way.





- Distribution of warm clothes during winters.
- Tree plantation at the start of rainy season and gifting saplings to committee members on their birthdays with the help of “one more tree”.
- Bringing awareness against animal cruelty.
- Currently, our team is working on the project of Grocery kit/food distribution to the needy who are helpless due to this Covid-19 lockdown and spreading awareness on Corona virus outbreak through social media.

Initially it was difficult for me to manage my studies along with the social work. But being passionate for both, I dedicated my time equally to both the things. and now I am one of the proud member of my team who is working for welfare of the society. And also the experience and ideas which I gained from WICASA Committee helped me to form an organised team.

**THUS WE ARE "THE DREAM FOR LIFE FOUNDATION",  
"ONE STEP TOWARDS HAPPINESS"**



**MR. ROHAN ASARPURE  
WRO 0573408**



## QURANTINE QUEST

**CA Inter - 2nd April 2020 to 6th April 2020**

**CA Final- 10th April 2020 to 16th April 2020**



**WEBINAR ON  
INDUSTRIAL TRAINING**

**11th April 2020**

**CA. Dheeraj Rawlani**



# GLIMPSE OF PAST EVENTS



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA  
WESTERN INDIAN REGIONAL COUNCIL



**NAGPUR BRANCH OF WICASA**

In association with

**AKOLA BRANCH OF WICASA**

## WEBINAR ON LOCK DOWN A NEW DAWN

CA. JAY CHHAIKA

21ST APRIL, 2020

11:00 AM IST



| Team In-Profession               |                               |                               |                               |
|----------------------------------|-------------------------------|-------------------------------|-------------------------------|
| CA. Akshay Chhikar               | CA. Jayesh Dabhi              | CA. Jayesh Dabhi              | CA. Jayesh Dabhi              |
| SECRETARY                        | SECRETARY                     | SECRETARY                     | SECRETARY                     |
| WICASA Chairman, Nagpur          | WICASA Chairman, Akola        | WICASA Chairman, Akola        | WICASA Chairman, Akola        |
| Pradeep Raut<br>Vice-Chairperson | Arvind Chaudhary<br>Secretary | Rakesh Gohil<br>Vice Chairman | Vishwanath Ladha<br>Secretary |
| 1300000000                       | 1300000000                    | 1300000000                    | 1300000000                    |
| Mahesh Bhatki<br>Treasurer       | Deepsinh Khatri<br>Treasurer  | Deepsinh Khatri<br>Treasurer  | Deepsinh Khatri<br>Treasurer  |
| 1300000000                       | 1300000000                    | 1300000000                    | 1300000000                    |

## WEBINAR ON LOCK DOWN A NEW DAWN

**21st April, 2020**

**CA. Jay Chhaira**

| THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA<br>WESTERN INDIA CA STUDENTS' ASSOCIATION |  |  |  |
|---|--|--|--|
| <b>NAGPUR BRANCH OF WICASA</b>  |  |  |  |
| <b>WEBINAR ON DATA<br/>MINING WITH EXCEL</b>  |  |  |  |
|   |  |  |  |
| 22ND APRIL 2020,<br>WEDNESDAY   |  |  |  |
| 3:15 PM TO 4:45 PM  |  |  |  |
| <b>Session : Data Mining with Excel</b>   |  |  |  |
| - CA. Mahesh Bhatki, Mumbai.  |  |  |  |
| <b>REGISTRATION FEE : NIL</b>   |  |  |  |
| Team In-Profession  |  |  |  |
| CA. Eshwar Kalavade<br>SECRETARY<br>CHAIRMAN  | CA. Arvind Chaudhary<br>SECRETARY<br>WICASA Chairman | CA. Arvind Chaudhary<br>SECRETARY<br>WICASA Chairman | CA. Arvind Chaudhary<br>SECRETARY<br>WICASA Chairman |
| Pradeep Raut<br>Vice-Chairperson<br>1300000000  | Arvind Chaudhary<br>SECRETARY<br>1300000000          | Rakesh Gohil<br>Treasurer<br>1300000000              | Kishan Patel<br>Team Secretary<br>1300000000         |
| Santosh More<br>Joint Editor<br>1300000000  | Kishan Patel<br>Joint Editor<br>1300000000           | Deepsinh Khatri<br>Co-Executive Member<br>1300000000 | Deepsinh Khatri<br>Facilitator<br>1300000000         |

## WEBINAR ON DATA MINING WITH EXCEL

**22nd April, 2020**

**CA. Mahesh Bhatki**



# QUIZ

1. In order to improve the liquidity for NBFCs the Reserve Bank of India has announced the launch of second instalment of Targeted Long Term Repo Operations (TLTRO) of \_\_\_\_\_.  
A. Rs 25,000 crore      B. Rs. 50,000 crore  
C. Rs. 90,000 crore      D. Rs. 75,000 crore

2. The Reserve Bank of India has reduced the reverse repo rate by 25 basis points to \_\_\_\_\_.  
A. 3.25%      B. 5.75%  
C. 4.25%      D. 4.00 %

3. The Tribal museum would be set up in  
A. Jharkhand      B. Agartala  
C. Lucknow      D. Dehradun

4. NIRVIK Scheme \_\_\_\_\_.  
A. For higher export saving disbursement  
B. For lower export saving disbursement  
C. For lower export credit disbursement  
D. For higher export credit disbursement

5. Insurance cover for bank deposits to be increased from  
A. Rs. 3 lakhs from Rs. 1 lakh  
B. Rs. 4 lakhs from Rs. 1 lakh  
C. Rs. 5 lakhs from Rs. 1 lakh  
D. Rs. 6 lakhs from Rs. 1 lakh

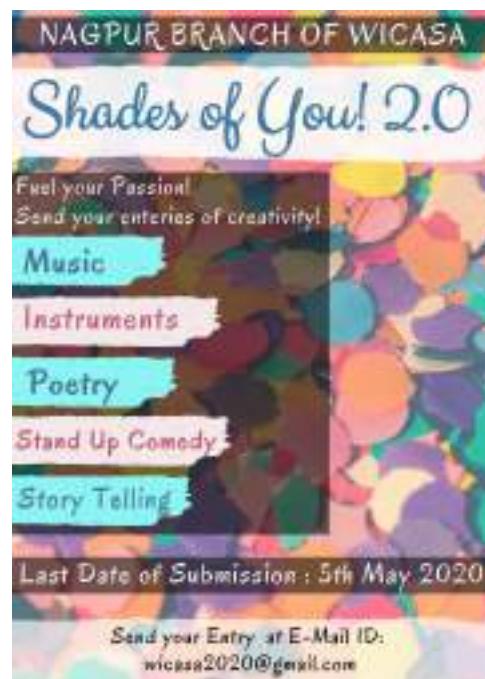


THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA  
MUMBAI BRANCH OF WIBC  
AND  
MUMBAI BRANCH OF WICASA  
Jointly Organised  
ARRAVATI BRANCH OF WIBC AND WICASA  
BOKA BRANCH OF WIBC AND WICASA

WEBINAR ON  
**IMPACT OF COVID 19 ON  
ACCOUNTING & AUDITING  
SERVICES**

**CA. AMARJIT CHOPRA**  
HON. PAST PRESIDENT OF ICAI, NEW DELHI  
**CA. ARCHANA BHUTANI**  
NEW DELHI

| Years In Profession |                    |                      |
|---------------------|--------------------|----------------------|
| CA. KIRI KALPAN     | CA. Shradha Bagchi | CA. Kishor Chaitanya |
| Chairman            | Secretary          | WICAWA Chairman      |
| Regno               | Regno              | Regno                |
| WICAWA              | WICAWA             | WICAWA               |
| CA. SURESH KUMAR    | CA. ASHOK BISWAL   | CA. KALYAN DUBEY     |
| Govinda             | WICAWA Chairman    | WICAWA Chairman      |
| Asst. Chair         | Address            | Address              |
| #100-C-200          | 9422153366         | 9422153369           |





## CONTACT DETAILS



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