

# NAGPUR BRANCH OF WICASA OF ICAI

*Speak Up!*



**The Institute of Chartered Accountants of India**  
(Setup by Act of Parliament)

**E-Newsletter April 2018**



## WICASA CHAIRMAN'S MESSAGE



*Greetings and good wishes to all my Dear Student Friends!*

*It is my absolute pleasure and delight to communicate to the Future Chartered Accountants, through this April Edition of SpeakUP!*

*Firstly I would like to wish you all a very Happy New Financial Year. With New year comes an opportunity to attain new heights, You Chartered Accountant Students are a complete blend of application and adaptation followed by learning and interacting and finally hard work and presentation. Students of Today have unmatched energy and great imagination, which when channelized, can do wonders. This is because; you my friends can see Extra-ordinary dreams. You can go much beyond a defined curriculum because you have that passion which drives you from within.*

*Celebrating this spirit of self confidence and motivation, we offer you whole new World of fun learning 'WICASA 2018'.*

*I invite you all to come and be part of this Fun learning expedition. This being the Year of opportunities with so many new laws introduced and continuous changes taking place brings a new opportunity for you to speakUP!,*

*WICASA has also designed a lot of events and activities for students so as to add a flavour of practicality to the students' life. Be prepared for an amazing session on Concurrent Audit followed by the RRC to tadoba, the upcoming May also brings to you opportunity to unleash the curriculum boundaries and showcase your talents in Talent hunt, Elecution, swimming competition and Quiz competition.*

*Show your support and have a great learning experience through active participation in events to come.*

*With Warm Regards,*

**CA Jiten Saglani**

*Chairman WICASA, Nagpur.*



## ***REGIONAL COUNCIL MEMBER'S MESSAGE***



*It gives me immense pleasure to pen down message for April Edition of SPEAKUP.*

*Dr. A.P.J. Abdul Kalam has rightly pointed that the progress of the nation is in the hands of youth. The students are the future of our profession and it is through their minds one can see the rising sun on the horizon of a professional dawn. A student's mind is always full of innovative ideas on different aspects. To convert these ideas into reality a leap is necessary with proper direction. The wings required for the leap can be added by interaction and participation in various WICASA activities. These activities will not only result into innovation through interaction but also converting dreams into reality and ambition into success.*

*I wish the entire team WICASA-2018 lead by young and dynamic CA Jiten Saglani all the best and I am sure they ensure taking the students activities by raising the bar further.*

**CA. Abhijit Kelkar**

RCM-WIRC



## SECRETARY'S MESSAGE



*"Tough time never lasts but tough people do "*

*It gives me immense pleasure to share the April issue of "Speak Up" with you all !*

*With the summer starting it is very necessary to stay hydrated and fit , so here we bring an article on "Healthy Living and Exercising ". Another talked about topic for the season is Banking Frauds and so this issue brings articles on the same .*

*We at Nagpur Branch of WICASA always strives to work for the welfare of students. This E-Newsletter is a small effort to provide a platform to students to express their views as well as share their knowledge. After all Knowledge is power , and so Knowledge shared is power multiplied! Also , following the E-Newsletter helps you stay updated and connected with the upcoming activities at Nagpur Branch of WICASA.*

*I would like to appreciate and congratulate the efforts of all who have contributed for this edition of the Newsletter.*

*To conclude "The secret to conquer the change is to divert your energy from fighting the old to build the new"*

*Happy Reading*  
**Apeksha Gundecha**  
*Secretary*



## *JOINT SECRETARY'S MESSAGE*



*Dear Friends,*

*It's my immense pleasure to have this opportunity to share my words with you all.*

*I take this opportunity to congratulate the Managing committee of Nagpur branch of WIRC 2017 & Executive committee of Nagpur branch of WICASA 2017 for securing the Second best branch award all over India. It's all because of the immense hard work and dedication throughout the year. A benchmark has already been set. And with this belief and support of my fellow student fraternity, along with all our hearts into it, I am sure that the benchmark set will surely be achieved and the legacy will be continued.*

*Further I would like to thank everyone who has contributed to this edition of newsletter through poems, articles, drawings and any other type of valuable inputs. Kudos for being so lively and participating wholeheartedly.*

*As truly said, 'WICASA is of the students, for the students, by the students'. We would extend all our support to the student fraternity whenever required. For any queries contact the WICASA team.*

*For the upcoming month of May when the students of IPCC/Intermediate and Final both get over with their exams, WICASA is planning various events for students in academic and non – academic aspects such as Mock Tests and One day revisionary classes for upcoming CPT exams, Residential Refresher Course at Tadoba– A refresher for those who have just ended with their examinations, Study Circle "JIGYASA" on concurrent bank audits, Elocution competition, Indoor swimming competition "URJA", Quiz & Talent Search competition. We look forward the same enthusiastic participation at all levels.*

*As someone rightly said, "A journey of a thousand miles begins with a single step", I hope that you all step up with the WICASA team and make this journey a memorable one!*

*With truest Regards*

**Udit Choithani**

*Joint Secretary*



Late M D Gandhe Memorial Education Society's

# CITY PREMIER COLLEGE (CPC)

Affiliated to Rashtrasant Tukadoji Maharaj Nagpur University

**B.Com**

**BBA**

**BCCA**

**BCA**  
(Science)

**Merit Based Scholarship upto ₹ 50,000/-**

Hindustan Colony, Wardha Road, Nagpur



**: 6658300, 2251900**



Register Online at  
**[www.cpcnagpur.in](http://www.cpcnagpur.in)**



## **BANK FRAUDS**



***Ruchika Chhawsaria***  
***WRO0542190***

**“Lapses in system make easy the job of offenders to dupe banks”**

Banking Frauds constitute a considerable percentage of white-collar offences being probed by the police. Unlike ordinary thefts and robberies, the amount misappropriated in these crimes runs into lakhs and crores of rupees. Bank fraud is a federal crime in many countries, defined as planning to obtain property or money from any federally insured financial institution. It is sometimes considered a white collar crime.

The number of bank frauds in India is substantial. It is increasing with the passage of time. All the major operational areas in banking represent a good opportunity for fraudsters with growing incidence being reported under deposit, loan and inter-branch accounting transactions, including remittances.



This banking fraud can be classified as:

- Fraud by insiders
- Fraud by others

### **Fraud by Insiders:**

#### **Rogue traders**

A rogue trader is a highly placed insider nominally authorized to invest sizeable funds on behalf of the bank; this trader secretly makes progressively more aggressive and risky investments using the bank's money, when one investment goes bad, the rogue trader engages in further market speculation in the hope of a quick profit which would hide or cover the loss.

Unfortunately, when one investment loss is piled onto another, the costs to the bank can reach into the hundreds of millions of rupees; there have even been cases in which a bank goes out of business due to market investment losses.

#### **Fraudulent loans**

One way to remove money from a bank is to take out a loan, a practice bankers would be more than willing to encourage if they know that the money will be repaid in full with interest. A fraudulent loan, however, is one in which the borrower is a business entity controlled by a dishonest bank officer or an accomplice; the "borrower" then declares bankruptcy or vanishes and the money



is gone. The borrower may even be a non-existent entity and the loan merely an artifice to conceal a theft of a large sum of money from the bank.

### **Wire fraud**

Wire transfer networks such as the international, interbank fund transfer system are tempting as targets, as a transfer once made, is difficult or impossible to reverse. As these networks are used by banks to settle accounts with each other, rapid or overnight wire transfer of large amounts of money are commonplace; while banks have put checks and balances in place, there is the risk that insiders may attempt to use fraudulent or forged documents which claim to request a bank depositor's money be wired to another bank, often an offshore account in some distant foreign country.

### **Forged or fraudulent documents**

Forged documents are often used to conceal other thefts; banks tend to count their money meticulously so every penny must be accounted for. A document claiming that a sum of money has been borrowed as a loan, withdrawn by an individual depositor or transferred or invested can therefore be valuable to a thief who wishes to conceal the minor detail that the bank's money has in fact been stolen and is now gone.

### **Uninsured deposits**

There are a number of cases each year where the bank itself turns out to be uninsured or not licensed to operate at all. The objective is usually to solicit for deposits to this uninsured "bank", although some may also sell stock representing ownership of the "bank". Sometimes the names appear very official or very similar to those of legitimate banks. For instance, the "Chase Trust Bank" of Washington DC appeared in 2002 with no license and no affiliation to its seemingly apparent namesake; the real Chase Manhattan bank, New York. There is a very high risk of fraud when dealing with unknown or uninsured institutions.

### **Theft of identity**

Dishonest bank personnel have been known to disclose depositors' personal information for use in theft of identity frauds. The perpetrators then use the information to obtain identity cards and credit cards using the victim's name and personal information.

### **Demand draft fraud**

DD fraud is usually done by one or more dishonest bank employees that is the Bunko Banker. They remove few DD leaves or DD books from stock and write them like a regular DD. Since they are insiders, they know the coding, punching of a demand draft. These Demand drafts will be issued payable at distant town/city without debiting an account. Then it will be cashed at the payable branch. For the paying branch it is just another DD. This kind of fraud will be discovered only when the head office does the branch-wise reconciliation, which normally will take 6 months. By that time the money is unrecoverable.



### **Fraud By Others:**

#### **Forgery and altered cheques**

Thieves have altered cheques to change the name (in order to deposit cheques intended for payment to someone else) or the amount on the face of a cheque (a few strokes of a pen can change 100.00 into 100,000.00, although such a large figure may raise some eyebrows).

Instead of tampering with a real cheque, some fraudsters will attempt to forge a depositor's



signature on a blank cheque or even print their own cheques drawn on accounts owned by others, non-existent accounts or even alleged accounts owned by non-existent depositors. The cheque will then be deposited to another bank and the money withdrawn before the cheque can be returned as invalid or for non-sufficient funds.

### **Stolen cheques**

Some fraudsters obtain access to facilities handling large amounts of cheques, such as a mailroom or post office or the offices of a tax authority (receiving many cheques) or a corporate payroll or a social or veterans' benefit office (issuing many cheques). A few cheques go missing; accounts are then opened under assumed names and the cheques (often tampered or altered in some way) deposited so that the money can then be withdrawn by thieves. Stolen blank cheque books are also of value to forgers who then sign as if they were the depositor.

### **Accounting fraud**

In order to hide serious financial problems, some businesses have been known to use fraudulent bookkeeping to overstate sales and income, inflate the worth of the company's assets or state a profit when the company is operating at a loss. These tampered records are then used to seek investment in the company's bond or security issues or to make fraudulent loan applications in a final attempt to obtain more money to delay the inevitable collapse of an unprofitable or mismanaged firm.

### **Bill discounting fraud**

Essentially a confidence trick, a fraudster uses a company at their disposal to gain confidence with a bank, by appearing as a genuine, profitable customer. To give the illusion of being a desired customer, the company regularly and repeatedly uses the bank to get payment from one or more of its customers. These payments are always made, as the customers in question are part of the fraud, actively paying any and all bills raised by the

bank. After certain time, after the bank is happy with the company, the company requests that the bank settles its balance with the company before billing the customer. Again, business continues as normal for the fraudulent company, its fraudulent customers, and the unwitting bank. Only when the outstanding balance between the bank and the company is sufficiently large, the company takes the payment from the bank, and the company and its customers disappear, leaving no-one to pay the bills issued by the bank.

### **Cheque kiting**

Cheque Kiting exploits a system in which, when a cheque is deposited to a bank account, the money is made available immediately even though it is not removed from the account on which the cheque is drawn until the cheque actually clears.

### **Credit card fraud**

Credit card fraud is widespread as a means of stealing from banks, merchants and clients. A credit card is made of three plastic sheet of polyvinyl chloride. The central sheet of the card is known as the core stock. These cards are of a particular size and many data are embossed over it. But credit cards fraud manifest in a number of ways.

They are:

- « Genuine cards are manipulated
- « Genuine cards are altered
- « Counterfeit cards are created
- « Fraudulent telemarketing is done with credit cards.
- « Genuine cards are obtained on fraudulent applications in the names/addresses of other persons and used.

It is feared that with the expansion of E-Commerce, M-Commerce and Internet facilities being available on massive scale the fraudulent fund freaking via credit cards will increase tremendously.



Counterfeit credit cards are known as white plastics.

### **Booster cheques**

A booster cheque is a fraudulent or bad cheque used to make a payment to a credit card account in order to "bust out" or raise the amount of available credit on otherwise-legitimate credit cards. The amount of the cheque is credited to the card account by the bank as soon as the payment is made, even though the cheque has not yet cleared. Before the bad cheque is discovered, the perpetrator goes on a spending spree or obtains cash advances until the newly-"raised" available limit on the card is reached. The original cheque then bounces, but by then it is already too late.

### **Fraudulent loan applications**

These take a number of forms varying from individuals using false information to hide a credit history filled with financial problems and unpaid loans to corporations using accounting fraud to overstate profits in order to make a risky loan appear to be a sound investment for the bank.

Some corporations have engaged in over-expansion, using borrowed money to finance costly mergers and acquisitions and overstating assets, sales or income to appear solvent even after becoming seriously financially overextended. The resulting debt load has ruined entire large companies, such as Italian dairy conglomerate Parmalat, leaving banks exposed to massive losses from bad loans.

### **Phishing and Internet fraud**

Phishing operates by sending forged e-mail, impersonating an online bank, auction or payment site; the e-mail directs the user to a forged web site which is designed to look like the login to the legitimate site but which claims that the user must update personal info. The information thus stolen is then used in other frauds, such as theft of identity or online auction fraud.

A number of malicious "Trojan horse" programmes have also been used to snoop on Internet users while online, capturing keystrokes or confidential data in order to send it to outside sites.

### **Money laundering**

The term "money laundering" dates back to the days of Al Capone. Money laundering has since been used to describe any scheme by which the true origin of funds is hidden or concealed.

The operations work in various forms. One variant involved buying securities (stocks and bonds) for cash; the securities were then placed for safe deposit in one bank and a claim on those assets used as collateral for a loan at another bank. The borrower would then default on the loan. The securities, however, would still be worth their full amount. The transaction served only to disguise the original source of the funds.



## ***BANK FRAUDS***



***Jayti Khatri***  
***WRO0561424***

On an average, atleast 1 banker is caught and punished for involvement in fraud, every 4 hours.

This statistic was revealed by the Reserve Bank of India, the banker of banks. It is both alarming and a matter of concern that we, the citizens of India cannot “bank” upon our system. On similar lines, here is an anecdote portraying the severity of rising banking frauds in our economy.

“A wealth manager in the Gurgaon branch of Citibank in India duped around three dozen high-net-worth individuals of INR 4600 million by selling wealth management products promising returns of 20% in 2010. The bank's employee used it's letterheads to offer a fictitious product and asked its customers to transfer funds into a Citibank account for further investment.” Even after having an internal control system in place, the money was siphoned off without coming to the bank's attention.

The above anecdote is an example of Wealth Management fraud, which is nothing but a bank fraud. A bank fraud occurs when a bank or a

financial institution illegally obtains money from its depositors and other customers, or when depositors or other customers defraud the bank itself. It is a white collar offence and is punishable by law. The stakeholders of a bank can be on the receiving end of fraud being committed by the bank or by the employees of the bank acting in cahoots. Moreover, a bank fraud can also be initiated by outsiders with a motive to cheat the bank.

A plethora of people, including you and I, deal with banks, not only in money, but in trust, on a daily basis. And more often than not, the banks fail to deliver on the confidence reposed on them.

Bank frauds range from something as simple as altering cheque amounts to issuing \$1.8 billion worth fabricated LoUs ( Letters of undertaking) to mislead foreign banks to give out loans. Non-Fund based frauds have a higher frequency of occurrence as compared to fund based frauds. However, these frauds cannot be broadly categorized but can only be understood with the help of their individual nature.



Depending upon the case studies on banking frauds committed till date, these can be grouped, inter alia, under the following heads:-

1. Money Laundering- The act of concealing the source of illegally obtained money. Reported cases of money laundering involve the names of employees of ICICI bank, HDFC bank, Axis bank etc.
2. Wealth Management fraud- Banks are allowed to take up wealth management services subject to some restrictions. Banks often cross lines and end up defrauding their clients. The previous anecdote was a classic example.
3. Loan sharking- When uninsured and unlicensed sham banks carry out the functions of regular banks through illegal means, it constitutes another unusual type of bank fraud.
4. Fraudulent loans- A fraudulent loan is one in which the borrower is a business entity controlled by a dishonest bank officer or an accomplice; the "borrower" then declares bankruptcy or vanishes and the money is gone.
5. Sham deals- Banking transactions are supposed to be genuine but some banks indulge in sham deals to make extra profits. For example, many banks helped Enron

project a robust balance sheet to conceal its crumbling fortune, by structuring sham banking transactions.

6. Miss-selling by banks- Sometimes banks sell high risk products to unsuspecting customers in order to make an extra buck. Employees of Citigroup(USA) and Morgan Stanley(USA) were reportedly involved in this type of fraud.

Banking fraud is a white collar crime which means that it requires a competent and tactful person to get away with committing the same. It is the responsibility of the authorities to outsmart these criminals and bring them to justice. It is also the responsibility of auditors, as per NFRA, to not turn a blind eye to the possibility of frauds happening during the course of bank audit.

The Government recently promulgated an ordinance to bring to justice fugitive economic offenders. The Fugitive Economic Offenders Ordinance 2018 provides for confiscating assets even without conviction and paying off lenders by selling the aforementioned assets. This along with introduction of NFRA, tightened RBI norms and increased awareness can help in putting the banking sector in order.



## HEALTH AND FITNESS

*by Dr Neena Sahu*



The developed nations were the confident leaders, and the developing nations the blind followers. However, like every upside has a downside, this advancement, too, came at a price. The next generation has been plagued with a fresh set of diseases, creatively called “lifestyle diseases”.

- No exercise – obesity
- Skipping meals – acidity
- Smoking – cancer
- Stress – blood pressure
- Excessive fat consumption – heart disease
- Excessive alcohol consumption – cirrhosis
- Lack of sleep – receding memory and energy.

When you stop to put things in perspective, all it takes are a few lifestyle changes for life to get back on track

The good news is that lifestyle diseases can be prevented by making simple changes in daily routine and following a healthier way of living.

### Obesity : Fat ain't fit

India may become the world capital of diabetes and obesity by the year 2030.

'Come weekend and most families' idea of entertainment is a trip to the mall and to eat in the food court. Eating high-calorie food with a lot of unsaturated fat on a regular basis, with hardly any outdoor activities one of the leading cause of obesity

If you're carrying extra body weight, it can push against your stomach and affect your lower esophageal sphincter. This can cause acid reflux, weight loss is often the first line of defense against acid reflux.

Replace bad behaviors with good behaviors so you don't sabotage your weight-loss effort. For instance, if you're used to eating chips while watching television, eat veggies or fruit instead or go for a walk. If you tend to eat when you're bored, find activities that you enjoy to keep you busy. If you smoke, consider stopping, and get enough sleep every night so hunger-regulating hormones stay balanced.

### How to Build Muscle

- Drink enough water.
- Eat regularly. Rather than having two or three large meals during the day —change your eating habits so that you are eating five or six smaller meals during the day.
- The first thing to remember is that eating protein alone will not increase muscle. To build muscle you have to use it



- Excessive use of protein can cause reactions, such as increased bowel movements, thirst, cramps, bloating, nausea, tiredness, reduced appetite, skin reactions, swelling of the arms and legs, headache, fasciitis and disabilities

## **Exercise Guidelines**

### **Warm up.**

- Before you begin any exercise routine, start with a low intensity routine to warm up all the muscles
- Never stretch a cold muscle

### **An effective warm up will...**

- Increase the heart rate and breathing
- Increase the amount of oxygen and essential nutrients to muscle tissue.
- Alert the nervous system

### **Workout**

- Every four to six weeks, vary your routine.
- Work your whole body. You'll see maximum benefit when your entire body is part of the routine.
- The more muscles you use when training, the more hormones you will produce (including epinephrine and norepinephrine), which in turn stimulates muscle growth both while you exercise and for the entire day.

- Give all muscle groups equal attention,
- Compound exercises such as squats, dead-lifts, presses, rows, and pull-ups use a lot of different muscles.

## **COOL DOWN STRETCHES**

To prevent soreness and injuries stretching out all the muscles after your work out is essential

Get your rest. Your body needs time to recover, and to repair (build) your muscles, and to do that you will need at least 7 or 8 hours of sleep a night. Avoid caffeine and alcohol for deeper sleep.

## **Boosting Your Metabolism**

The most effective way to "boost" your metabolism is through exercise. Cardio training and weight lifting exercise provides a protective effect against a drop in metabolism.

And lastly, look for situations to be active. Take several daily 10-15 minute brisk walks and increase your activity by doing things like taking the stairs instead of the elevator

Adopt the above changes in your everyday routine, and you will see a difference in yourself. You will feel more fresh, relaxed, energized and light by making these simple changes in your life. Simply make these changes and stay fit and healthy and free of chronic diseases.



**Harshita Chourasia**  
**WRO0589268**



**Tushar Dhanwani**  
**WRO0534073**



**Deven Vadalia**  
**WR00561803**



**Parag Agrawal**

Just now • 🌐

Friend- bhai tu yeh upar dekhke wave kyu kr Raha hai?

Me- yaar channels nai aare hai.

Friend- toh issse channels kaise aayege?

Me- TATA SKY!!

#parag\_pinko\_joke

#tata\_sky

#kuch\_bhi

#lol



## ***GLIMPSES OF PAST EVENTS***



***Inauguration of  
Reading Room for students  
at MKH Sancheti Public School***



***Mentoring Session "प्रोत्साहन"  
held on 14/04/2018***



***Study Circle "जिज्ञासा"  
held on 23/04/2018***



## *GLIMPSES OF PAST EVENTS*



***Industrial Visit to  
Badjate Stocks &  
Shares Pvt. Ltd.***



***Industrial Visit to  
Dwarkamai Hotel***



***Industrial Visit to Kabra Plastics***



## ***GLIMPSES OF PAST EVENTS***



***Industrial Visit  
on 27/03/2018***



***Industrial Visit to  
Shivam Foods (Parle)***



## *GLIMPSES OF PAST EVENTS*



***One Day Revisionary on Law  
by CA. Ridhi Dhoot***



***One Day Revisionary  
on Indirect Tax  
by CA. Ayaz Sayani***



***Career Counselling Programme  
with City Premier College***



## UPCOMING EVENTS



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA  
NAGPUR BRANCH OF WICASA  
Organizes



### QUIZ Competition



**WINNER REPRESENTS NAGPUR BRANCH  
AT REGIONAL LEVEL**

Date : 27<sup>th</sup> May 2018, Sunday  
Time : 10:30 AM  
Fees : Rs. 50/- PER TEAM OF TWO

|                     |                     |                     |                  |                    |                   |                   |
|---------------------|---------------------|---------------------|------------------|--------------------|-------------------|-------------------|
| CA Jiten<br>Saglani | Khyatee<br>Gattani  | Apeksha<br>Gundecha | Yogesh<br>Advani | Udit<br>Choithani  | Trishika<br>Shahu | Rikshit<br>Narang |
| Chairman            | Vice<br>Chairperson | Secretary           | Treasurer        | Joint<br>Secretary | Joint<br>Editor   | Joint<br>Editor   |
| 9970166954          | 8237103665          | 9503636972          | 9595143185       | 8446410183         | 7757045339        | 8237853275        |



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA  
NAGPUR BRANCH OF WICASA  
Organizes



### ELOCUTION COMPETITION



**WINNER REPRESENTS NAGPUR BRANCH  
AT REGIONAL LEVEL**

Date : 28<sup>th</sup> May 2018, Sunday  
Time : 4:00 PM  
Venue : Goel Ganga Hall, Bank of Maharashtra Square  
Fees : Rs. 50/-

|                     |                     |                     |                  |                    |                   |                   |
|---------------------|---------------------|---------------------|------------------|--------------------|-------------------|-------------------|
| CA Jiten<br>Saglani | Khyatee<br>Gattani  | Apeksha<br>Gundecha | Yogesh<br>Advani | Udit<br>Choithani  | Trishika<br>Shahu | Rikshit<br>Narang |
| Chairman            | Vice<br>Chairperson | Secretary           | Treasurer        | Joint<br>Secretary | Joint<br>Editor   | Joint<br>Editor   |
| 9970166954          | 8237103665          | 9503636972          | 9595143185       | 8446410183         | 7757045339        | 8237853275        |



## UPCOMING EVENTS



**WESTERN INDIAN CA STUDENTS  
ASSOCIATION, NAGPUR BRANCH  
WICASA 2018  
PRESENTS  
BIGGEST CA STUDENTS CONVENTION  
OF NAGPUR  
IN 2018  
9<sup>TH</sup> & 10<sup>TH</sup> JULY 2018**

**VISIT THE LINK BELOW**  
<https://goo.gl/forms/Dbcnjy5KQBixiGdL2>

|                     |                     |                    |                     |                  |                   |                   |
|---------------------|---------------------|--------------------|---------------------|------------------|-------------------|-------------------|
| CA Jiten<br>Saglani | Khyatee<br>Gattani  | Udit<br>Choithani  | Apeksha<br>Gundecha | Yogesh<br>Advani | Rikshit<br>Narang | Trishika<br>Shahu |
| WICASA<br>Chairman  | Vice<br>Chairperson | Joint<br>Secretary | Joint<br>Secretary  | Treasurer        | Joint<br>Editor   | Joint<br>Editor   |
| 9970166954          | 8237103665          | 8446410183         | 9503636972          | 9595143185       | 8237853275        | 7757045339        |