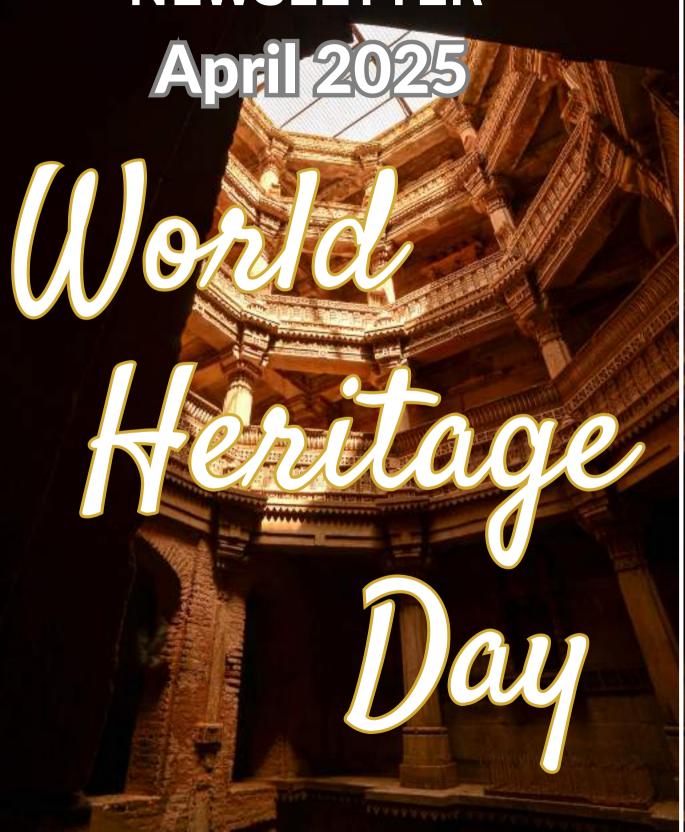




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MESSAGE FROM CHAIRMAN



Dear Students
Warm greetings to all our enthusiastic and aspiring CA students!

As we step into the month of April, a new financial year begins — a perfect time to reflect, realign, and recharge our goals. For you, as budding professionals, this is not just the start of a fiscal year, but also a time to recommit to your learning journey and embrace the opportunities that lie ahead.

Chartered Accountancy is not just a course — it is a commitment to excellence, discipline, and continuous learning. I truly admire your dedication and resilience in pursuing one of the most prestigious and challenging professions. Remember, every hour you invest in studying today is shaping your tomorrow — a tomorrow filled with purpose, pride, and possibilities.

At the Ahmedabad Branch, we are fully committed to supporting your academic and professional growth. This month, we have curated a variety of student-centric programs including revision lectures, mock tests, soft skills workshops, and motivational sessions to help you prepare holistically — not just for exams, but for the challenges and opportunities in the real world.

I encourage each one of you to stay focused, stay curious, and most importantly, stay positive. Never hesitate to reach out — be it for guidance, clarification, or encouragement. We are here to walk this journey with you.

Wishing you all the very best for your studies and upcoming exams. May this month bring you closer to your goals and fill you with confidence and clarity.

With best wishes and warm regards, CA Neerav Agarwal Chairman, Ahmedabad Branch WIRC of ICAI





MESSAGE FROM CHAIRPERSON



Dear Students,

As we step into a new quarter filled with fresh energy and aspirations, I take this opportunity to express heartfelt appreciation for the dedication and enthusiasm shown by the outgoing WICASA Committee. Your tireless efforts in organizing impactful events, knowledge sessions, and student-centric activities have truly set a high benchmark—thank you for your valuable contribution!

At the same time, I warmly welcome the newly formed WICASA Committee. Congratulations to each member on your well-deserved positions. I am confident that with your passion and innovative mindset, you will take WICASA to greater heights and continue to serve the student community with excellence.

To all students appearing for the May 2025 examinations—my best wishes are with you. Stay focused, stay disciplined, and trust the process. Your perseverance today will shape your success tomorrow.

We have an exciting lineup of events and opportunities in the coming months:

- "Go Global with GIFT City" explore emerging international career opportunities and new horizons.
- Workshop on "How to Excel in Work Area and Life" gain practical tools to strike a powerful balance between professional competence and personal growth.
- National Talent Search 2025 showcase your skills and earn national recognition.
- Debate Competition and Pitch Deck Competition test your articulation, logic, and business acumen in vibrant forums.

Let's continue this journey of learning and leadership together. WICASA remains committed to empowering every student—academically, professionally, and personally.

With warm regards,
CA Shikha Agarwal
Chairperson,
WICASA – Ahmedabad Branch (WIRC)





Meet the Torchbearers



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

WICASA-AHMEDABAD BRANCH (WIRC)



TEAM 2025-26



CA NEERAV AGARWAL CHAIRMAN, ICAI AHMEDABAD



CA SHIKHA AGARWAL CHAIRPERSON, WICASA AHMEDABAD



Mann Soni VICE CHAIRPERSON



Khushi Patel SECRETARY



Furkan Bhohariya JT. SECRETARY



Kuldeep Solanki TREASURER



Namrata Jadeja



Viraj Panchal MCM



Aneri Candhi



Meet Kothari MCM





MESSAGE FROM VICE-CHAIRPERSON



Dear Friends

April is a month of reflection and renewal. As we celebrate World Heritage Day, it reminds us of the cultural richness and values that shape who we are. At WICASA Ahmedabad, we aim to carry that same spirit of legacy and learning into everything we do.

I am honoured to take on the role of Vice Chairperson for the term 2024–25 and am excited about the journey ahead. We have curated a series of events this month—focused on academics, soft skills, and professional development—with the sole intention of adding value to our student community. Our goal is to make every initiative impactful and every moment worth remembering.

I have been fortunate to be actively involved in WICASA over the past few years, and having seen the way the committee operates, I am committed to taking forward the good work and further raising the bar. Together with the new team, I look forward to creating a platform that empowers, educates, and uplifts.

Let's make this term not just a year of events—but a year of meaningful growth and shared success.

Warm regards, Mann Nareshkumar Soni Vice- Chairperson, WICASA,Ahmedabad





MESSAGE FROM SECRETARY



Dear Friends

A new month always brings with it a fresh canvas — April, especially, is symbolic of transitions, fresh starts, and untapped potential. As we step into this chapter together, I'm excited about what lies ahead for us as a student-driven community.

WICASA isn't just an organization; it's a rhythm of aspirations, a tapestry woven with the dreams of countless students. To serve as its Secretary is to be the quiet force behind the symphony — the hand that holds threads together, the voice that carries ideas forward, and the spark that turns thoughts into movement. This role is more than responsibility; it's a dance between vision and execution, between listening deeply and leading gently. It's where purpose meets poetry — and I'm truly humbled to hold this space, where every effort echoes far beyond its moment.

In the months ahead, I hope to see more of us stepping forward — whether it's participating in initiatives, contributing ideas, or simply showing up with curiosity and drive. Let's continue to build a WICASA that reflects who we are: passionate, united, and ever-evolving.

Warm regards, Khushi Sureshbhai Patel Secretary, WICASA Ahmedabad





MESSAGE FROM JOINT SECRETARY



Dear Friends

Being appointed as the Joint Secretary of Ahmedabad WICASA for the term 2025–26 is a truly humbling milestone in my journey as a CA student. This role isn't just a title for me—it's an opportunity to serve, contribute, and grow alongside a vibrant community of aspiring Chartered Accountants.

WICASA has always been more than just a student body; it's a platform where young minds unite, where ideas are celebrated, and where every event is a new chapter in our collective learning. I envision this year as one where we build stronger connections among students, bring forward innovative events, and provide opportunities that add value to our academic and professional journeys.

With a dedicated team by my side, I aim to help make WICASA a space where every student feels heard, inspired, and involved. Whether it's organizing enriching seminars, fun-filled fests, or career-oriented workshops, our focus will remain on balancing learning with growth.

As I take on this responsibility, I do so with immense gratitude and enthusiasm. Here's to a term filled with collaboration, creativity, and positive change! Let's create something that's remembered—not because we had to, but because we wanted to.

With sincerity,
Furkan Bhohariya
Joint Secretary
WICASA Ahmedabad





MESSAGE FROM TREASURER



Dear Friends

As we step into the vibrant month of April, I extend my warm wishes to all our fellow students. This month holds special significance as it marks not just the beginning of a new financial year, but also a fresh chapter filled with opportunities for growth, learning, and leadership.

At WICASA Ahmedabad, we continue our mission to empower CA students through knowledge-sharing, skill development, and community engagement. The activities and initiatives showcased in this edition of our newsletter reflect the spirit and enthusiasm of our students and the unwavering support of our managing committee.

As the Treasurer, I'm committed to ensuring transparency, accountability, and efficient management of our resources. Every contribution—be it your time, participation, or suggestions—adds immense value to our journey.

This month, we also celebrate World Heritage Day on April 18. It's a time to reflect on the importance of preserving our cultural and natural heritage for future generations. Just as we work to maintain our financial health, it's equally vital to value and protect the historical and cultural treasures that shape our identity and community.

I invite you all to stay involved, stay curious, and continue making the most of what WICASA has to offer. Let's move ahead together with a shared vision and strong determination.

Warm regards, Kuldeep Nareshbhai Solanki Treasurer, WICASA Ahmedabad





MESSAGE FROM MANAGING COMMITTEE MEMBER



Dear Friends

It gives me immense pleasure to present this edition of the WICASA Ahmedabad Branch newsletter. As a Managing Committee Member, I firmly believe in creating meaningful opportunities for students to learn, grow, and express themselves. Through thoughtfully planned interactive sessions, seminars, and workshops, we aim to build a vibrant platform where students can participate actively and articulate their ideas confidently.

Beyond academics, we also focus on holistic development by organizing sports tournaments and cultural activities that bring joy, foster camaraderie, and refresh the spirit of our CA student community.

I encourage each one of you to actively engage in the diverse and enriching activities that WICASA offers. Your participation is what makes this community truly dynamic and inspiring.

Wishing you all the very best in your journey ahead!

Warm regards,
Namrata Jadeja,
Managing Committee Member
WICASA Ahmedabad Branch





MESSAGE FROM MANAGING COMMITTEE MEMBER



Dear Friends

As we celebrate World Heritage Month, a time to honor and preserve the legacy of our rich cultural and historical roots, I'm humbled and excited to share that I've been selected as a Managing Committee Member of WICASA Ahmedabad.

WICASA—the Western India Chartered Accountants Students Association—is not just a committee. It's a vibrant platform for students, by students, where young minds come together to grow, lead, and create memorable experiences beyond academics. From sports meets to cultural festivals, WICASA serves as a bridge between professional development and personal enrichment.

This selection marks a meaningful milestone in my journey. It's an opportunity to contribute actively toward organizing events that bring our community closer, celebrate our diverse talents, and foster a well-rounded CA student experience.

Looking ahead, I'm eager to collaborate, learn, and serve. Together, let's make this year one of unity, celebration, and impact.

Warm regards,
Viraj Arvindbhai Panchal
MCM, WICASA Ahmedabad





MESSAGE FROM MANAGING COMMITTEE MEMBER



Dear Friends,

I feel extremely grateful and honoured to be part of such a prestigious committee — WICASA Ahmedabad.

Reflecting on my journey with WICASA, I remember being a shy girl who always knew she loved being on stage, loved to speak, and cherished making connections — but she didn't know where to begin. That's when she discovered WICASA, a platform that gave her the opportunity to showcase her talents.

She went on to become the Master of Ceremony for a national conference, where she shared the stage with esteemed dignitaries, made lifelong friends, and found the right guidance and support that helped her clear her exams.

And here she is today — a Managing Committee Member of WICASA Ahmedabad for the term 2025-26— determined to give back and contribute meaningfully to the growing CA student community of Ahmedabad.

As Sir Walt Disney once said:

"All of our dreams can come true if we have the courage to pursue them."

To all my fellow students — this is true. Dreams do come true. So never stop dreaming big and believing in yourself.

With CA exams just around the corner, the WICASA committee wishes you all the very best.

Give it your best shot, stay confident — and yes, don't forget to stay hydrated!

Warm regards,
Aneri Prashant Gandhi
MCM, WICASA Ahmedabad





MESSAGE FROM MANAGING COMMITTEE MEMBER



Dear Friends

April is not just the start of a new financial year—it's a fresh chapter in our journey. As a Managing Committee Member of WICASA Ahmedabad, this is an exciting time to contribute to the growth of every CA student in our community

This year, we are focused on offering interactive sessions, seminars, and workshops that not only enhance your academic knowledge but also provide a space to discuss and explore new ideas. In addition, we understand the importance of holistic development. That's why we continue to organize sports tournaments and cultural events that allow everyone to bond, relax, and rejuvenate their spirits.

I encourage each one of you to actively participate in these initiatives. Your involvement is what keeps this community vibrant and inspiring.

Wishing you all success in your academic and personal growth!

Warm regards,
Meet Kothari,
MCM, WICASA Ahmedabad





EDITORIAL BOARD



Khushi Sureshbhai Patel



Aneri Prashant Gandhi

From the Editorial Desk - WICASA Ahmedabad | April 2025 Edition

As April dawns, we usher in not just a new month, but a fresh financial year—an opportunity to reset, refocus, and recommit to our goals as budding professionals. It's a time of new beginnings, where ambition meets planning, and vision begins its journey toward realization.

This edition of the WICASA Ahmedabad newsletter is themed around "Heritage"—a tribute to the roots that ground us and the traditions that shape our values. In a fast-evolving world, heritage reminds us of where we come from, offering wisdom, identity, and a sense of belonging. Whether it's in the stories of our land, the evolution of our profession, or the mentors who paved the way before us, our heritage serves as both compass and inspiration.

Through this edition, we invite you to explore, reflect, and take pride in the legacy we inherit and the footprints we will leave behind.

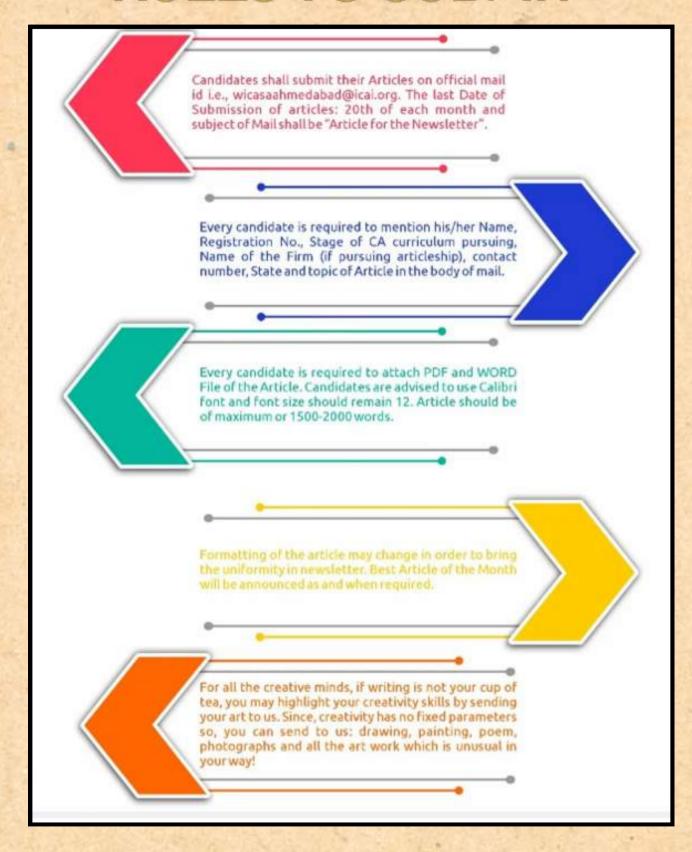
Here's to a year of growth, grounded in purpose.

Warm regards, Editorial Team WICASA Ahmedabad





RULES TO SUBMIT







MARKETS ARE CRACKING—BUT NOTHING'S BROKEN. SO WHAT'S REALLY GOING ON?

"Markets crash for two reasons: when something breaks, or when something shifts."

In 2008, what broke was trust. Exotic derivatives, AAA-rated illusions, and a decade of greed detonated the global financial system in one breathtaking moment. In 2020, it wasn't Wall Street but a microbe that shut the world down—emptying cities, crashing demand, and shattering the illusion of control.But now, in 2025, there's no virus. No Lehman. No bullets flying over trade routes. And yet the market is cracking.

The S&P 500 is bleeding. The Nasdaq has crumpled into bear territory. Oil prices are slumping. IPOs are disappearing into smoke. And gold—that ancient barometer of fear—has soared past ~\$3,110.

And still, no chaos. Just a slow, cold realization: this is not a meltdown. It's a message. We're not witnessing collapse. We're witnessing a correction—not of prices, but of beliefs. The catalyst? A policy earthquake. President Donald Trump, back in office and unapologetically combative, has detonated the largest wave of tariffs since the 1930s: 60% on Chinese imports, 27% on Indian goods, 45% on Vietnam, sweeping measures on Japan and Europe. In response, China has retaliated with surgical precision—34% tariffs on U.S. imports, a freeze on U.S.-bound investments, and restrictions on rare earths exports.





But this isn't just retaliation. It's repositioning. Unlike in 2018, Beijing is prepared. Xi Jinping has spent a decade fortifying China's economy against precisely this scenario—championing domestic tech, insulating supply chains, shifting to the yuan. While Wall Street bleeds, the MSCI China index is quietly rising. China is absorbing the pain today to mold tomorrow. What Trump sees as punishment, Beijing sees as prophecy.

But that resilience carries global consequences. China's overcapacity isn't disappearing—it's being redirected. Brussels is already bracing for a flood of discounted goods—EVs, solar panels, electronics—threatening to drown European industries in price wars. Macron has raised the alarm. The EU is drafting tariffs. The risk isn't just inflation anymore. It's deflation, driven not by collapse, but by overproduction disguised as competitiveness.

Ironically, the policy meant to isolate China may be catalyzing its rise. As America fractures alliances and scorches multilateralism, China is courting the Global South with infrastructure, climate diplomacy, and supply-chain seduction. The nation once accused of gaming the system may soon start setting the rules.

And what about the U.S.? The Smoot-Hawley deja vu is hard to miss. History has seen this play before. Only this time, it's amplified—by social media, polarized politics, and an electorate sold on victimhood.

Trump calls it fairness. But trade deficits aren't theft. They're a macroeconomic mirror: Americans spend more than they save. Tariffs don't fix that. They just shift the cost. Consumers pay more. Businesses shrink margins. And central banks brace for the blow.





Already, the signs are flashing. One-year inflation swaps have spiked to 3.5%, the highest since 2022. And the Fed? Trapped. Powell faces a brutal trade-off: cut rates to cushion growth and risk feeding inflation, or hold rates and choke a slowing economy. Either way, it's a policy paradox. JPMorgan sees deeper short-term pain than expected. The real fear? That inflation expectations become unanchored. Because once the belief in price stability breaks, it's not just demand that collapses. It's confidence.

Europe, ASEAN, CPTPP nations—they all face a similar choice. Fight back? Or move forward? The smarter play may be rerouting trade, building regional fortresses, and designing rules that don't rely on Washington's mood swings.

And then there's India. Caught in the crossfire. But not paralyzed.

With over \$118 billion in exports to the U.S., India can't afford to escalate. But it also won't kneel. Jewellery exports are slowing in Surat. Pharma firms are watching the horizon. Auto component orders are thinning. And yet, there's no panic yet.

Instead: policy choreography. Digital taxes were withdrawn for U.S. tech giants. Starlink was welcomed. Energy deals expanded. Delhi isn't retaliating. It's recalibrating.

India's tariff exposure is only 3% of GDP. But psychology matters more than math. And the psychology today is clear: play the long game. Commerce ministry officials are working toward a trade deal by August. And exporters? They're already moving to fill the vacuum left by tariff-hit rivals.

The RBI, too, is steady at the wheel. Selling dollars to protect the rupee. Injecting liquidity into bond markets. Holding inflation at bay. This isn't stimulus. It's stability.





All of this points to a larger truth. This isn't just about trade. It's about the end of predictability. For three decades, globalization was a gospel of efficiency. Lowest cost. Fastest route. Borderless ambition. But that era is over. Today, the winners are those who hedge risk, decentralize power, and build resilience into every link of their chain.

Markets don't fear bad news. They fear confusion. And right now, the most dangerous export from America isn't a tariff. It's uncertainty.

This isn't a crash. It's a controlled demolition—of belief.

And in the silence that follows, it won't be those shouting loudest who shape the new order. It'll be those who listened hardest. Moved fastest. And built quietly.

Not through confrontation.

But through coherence.



Jayesh Suthar CRO0725904
CA Finalist





HOW INDIA IS FALLING INTO THE LOOP OF SOCIAL CONFORMITY THE TRAP OF ECONOMIC STRUGGLES, NUTRITIONAL DISPARITIES, AND MATERIALISM

India, the world's largest democracy and one of the fastest-growing economies, is facing an ironic paradox today. Despite significant advancements in technology, globalization, and development, India is increasingly trapped in a cycle of social conformity. This cycle is driven by external pressures and norms rather than personal needs and desires, restricting individual freedoms and exacerbates systemic issues that impede the nation's development.

Social conformity refers to individuals changing their behaviors, beliefs, or attitudes to it in with group norms or societal expectations. In India, this phenomenon has deep cultural roots, with traditional family structures, societal pressures, and a collective mindset shaping individual choices. In modern India, these pressures have evolved, fueled by the influence of social media, globalization, and consumer culture. As a result, social conformity has taken on new forms, where individuals feel compelled not only to adhere to traditional norms but also to emulate the lifestyles of the affluent and successful.





Economic Struggles and the Middle-Class Dilemma

India's rapid economic growth has led to rising incomes, especially in urban areas, and significant foreign investment. However, this economic prosperity has not been evenly distributed, with the richest 10% earning more than half of the national income, while the bottom 50% earns only 13%. This inequality creates an environment where upward mobility is a challenge for the majority. The middle class, often regarded as the backbone of the economy, faces a constant tension between aspirations and economic reality. The desire for financial stability and upward mobility is central to the

middle-class mindset, often influenced by media portrayals of success. However, many individuals struggle to reconcile their aspirations with their financial limitations.



The pressure to conform to the successful lifestyle often leads to unsustainable borrowing and consumer debt. For instance, many people in urban areas are increasinglytaking loans for luxury items such as smartphones, cars, and expensive weddings, despitenot having the financial means to support such purchases. This borrowing, often fueled bythe desire to project an image of success, places families in precarious financial situations. The emphasis on external appearances often diverts attention from more meaningful investments.





Nutritional Disparities: When Food Becomes a Luxury

A significant yet often overlooked consequence of social conformity in India is the growing nutritional divide. Despite progress in reducing hunger and malnutrition, millions still suffer from undernourishment, and access to healthy food remains a luxury. The drive to mimic affluent lifestyles often takes precedence over the need for proper nutrition, especially for those who can't afford it. The National Family Health Survey (NFHS) reveals that over 35% of Indian children under five suffer from malnutrition, and there are significant socio-economic and regional disparities in access to nutritious food. The dietary shift, influenced by Westernized lifestyles and the desire to appear modern and affluent, contributes to rising health issues such as obesity, diabetes, and hypertension among the urban middle class.

As urbanization progresses, nutritional inequality has become more pronounced. While the affluent can afford organic foods, supplements, and super foods, the poor often struggle to access even basic vegetables and proteins. In such a system, achieving the ideal of health and vitality promoted by social norms is a distant dream for many.







The iPhone Trap: Materialism and the Pressure to Conform

One of the most visible symbols of social conformity in India is the obsession with high- end consumer electronics, especially smartphones. The iPhone, in particular, has become a status symbol in Indian society. Owning an iPhone is no longer just about functionality but about signaling wealth and success. The iPhone, along with other luxury items, serves as a powerful tool of social conformity, pushing individuals to spend beyond their means to fit into the perceived "elite" group.

The culture surrounding status symbols in India, particularly Apple's products, is carefully curated. Despite their high cost (with prices for the latest models often exceeding ₹100,000), iPhones remain a coveted luxury, especially among the youth. Social media platforms like Instagram and Facebook amplify this desire, as people post images showcasing their affluent lifestyles and luxury purchases, creating a cycle where the pressure to conform intensifies. The emotional toll of constantly comparing oneself to others is another hidden cost of materialism. Social media amplifies this comparison, as people are bombarded with images of the & quot; perfect & quot; lifestyle, complete with expensive gadgets and designer clothes. This materialistic mindset detracts from more meaningful pursuits, such as personal growth and long-term financial stability. Ultimately, it creates a cycle of dissatisfaction as people chase unattainable ideals of wealth and status.





Moving Toward a More Authentic Society

Moving towards a more authentic society is essential to break free from the loop of conformity and build a society that values authenticity, individuality, and sustainability. By promoting financial literacy, nutritional awareness, and critical thinking, individuals can make decisions that prioritize long-term well-being over short-term appearances. Furthermore, fostering a culture of self-expression, sustainability, and responsible consumer behavior can mitigate the harmful effects of social conformity.

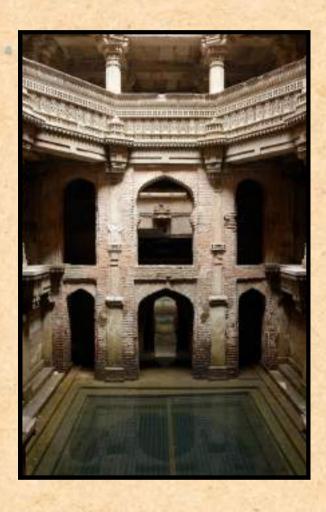


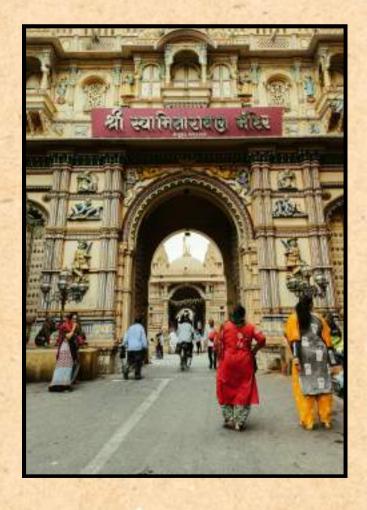
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INDIA'S FIRST HERITAGE CITY -AHMEDABAD

















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CA Intermediate





ART CORNER





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EARTH DAY - QUIZ

Earth Facts Quiz

- 1. What is the Earth's largest ocean?
 - a) Atlantic Ocean
 - b) Indian Ocean
 - c) Southern Ocean
 - d) Pacific Ocean
- 2. Which planet is known as the "Earth's twin" due to its similar size and composition?
 - a) Venus
 - b) Mars
 - c) Neptune
 - d) Mercury
- 3. What is the Earth's most active volcano?
 - a) Mount Everest
 - b) Mount St. Helens
 - c) Kilauea
 - d) Mount Fuji
- 4. How much of Earth's surface is covered by water?
 - a) 50%
 - b) 60%
 - c) 70%
 - d) 80%
- 5. The Amazon Rainforest produces what percentage of the world's oxygen?
 - a) 10%
 - b) 15%
 - c) 20%
 - d) 25%





EARTH DAY - QUIZ

- 6. What is the name of the layer of the Earth that is responsible for Earth's magnetic field?
 - a) Crust
 - b) Mantle
 - c) Outer core
 - d) Inner core
- 7. Which country has the largest forest area in the world?
 - a) United States
 - b) Brazil
 - c) Russia
 - d) Canada
- 8. What is the Earth's longest mountain range?
 - a) The Himalayas
 - b) The Andes
 - c) The Rockies
 - d) The Alps
- 9. Which of these is known as the "Blue Planet" because of its water coverage?
 - a) Mars
 - b) Earth
 - c) Venus
 - d) Neptune
- 10. How old is the Earth estimated to be?
 - a) 2.5 billion years
 - b) 4.5 billion years
 - c) 6.5 billion years
 - d) 10 billion years

Answers: 1. d) Pacific Ocean 2. a) Venus 3. c) Kilauea 4. c) 70% 5. c) 20% 6. c) Outer core 7. c) Russia 8. b) The Andes 9. b) Earth 10. b) 4.5 billion years





WORLD HERITAGE DAY - AHMEDABAD RIDDLE

Riddle: 1

I stand tall with stories of old,
Where trade, culture, and history unfold.
My arches are grand, my carvings are fine,
A symbol of Ahmedabad, a place to align.
What am I, where tradition meets the modern line?

Riddle: 2

I am a place where kings once roamed,
With walls and gates, I've long been home.
In my midst, a stepwell deep and wide,
Where water once gathered, side by side.
What am I, where history and culture abide?

Riddle: 3

I'm the heart of old city streets,
Where traders and craftsmen still meet.
With narrow lanes and vibrant sights,
I showcase the city's colors and lights.
What am I, where history is always alive?





WORLD HERITAGE DAY - AHMEDABAD RIDDLE

Answer: 1

The Sidi Saiyyed Mosque (famous for its intricate Jaali work, often associated with Ahmedabad's architectural heritage)

Answer: 2
Adalaj Stepwell (a historic and architectural marvel near Ahmedabad)

Answer: 3

Manek Chowk (a bustling square in Ahmedabad known for its markets, historical significance, and vibrant street life)





PAST EVENTS

CHANGEOVER









PAST EVENTS



















PAST EVENTS

EDUCATIONAL VISIT AT VIDHAN SABHA









PAST EVENTS

SEMINAR ON -YEAR-END COMPLIANCES FOR INCOME TAX, GST, AND ACCOUNT FINALIZATION, LED BY ESTEEMED FACULTY

CA VAIBHAV SHAH









PAST EVENTS

CHARTERING PATH TOWARDS RIGHT ARTICLESHIP BY

CA(DR.) FENIL SHAH









PAST EVENTS

ONE DAY CONFERENCE ON - BANK AUDIT









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- www.icaiahmedabad.com
- wicasa_ahmedabad
- wicasaahmedabad@icai.org
- in WICASA Ahmedabad

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