



THE MONTHLY NEWSLETTER

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MESSAGE FROM CHAIRPERSON, ICAI AHMEDABAD



Dear Students,

We at Ahmedabad Branch always want our students to work with members shoulder to shoulder and learn. Our newly elected WICASA TEAM started working with full zeal, with active participation to enable students to versatile growth. I heartily welcome and congratulate them. Together as a TEAM, we will have a joyous journey full of learning and happiness with more unique sessions and events for our students!

During the celebration of CA Week, WICASA took a vital role in connecting with the CA firms and sharing happiness amongst the society with creativity.

In July, ICAI declared results for the MAY 2022 exams. We are glad to announce that the Ahmedabad branch had 356 students and are now members of the ICAI. It gave me immense pleasure to welcome them and felicitate them. I heartily congratulate all the newly qualified chartered accounts and extend my regards to all the Rankers for their hard work has finally paid!

To all the students who couldn't clear the examination, It is rightly said that failure is not the opposite of success. It's a part of success. Your dreams don't have an expiration date and so take a deep breath and start again! Your positive action combined with positive thinking results in success.

It is said that "Success is not the key to happiness. Happiness is the key to success." If you love what you are doing, you will be successful. This winning attitude you cultivate will demonstrate your killing instinct to win. But Don't forget to be humble, to be noble, to be kind and most importantly, helpful. Ahmedabad branch is always there to support its students and members in their journey.

For this month Ahmedabad branch had excellent and important knowledgable programs like abhigyaan, which was a session on recently introduced 194R and notified recommendations of the 47th GST Council meeting, Case-o-mania, a unique event of case studies where students discussed, deliberated and demonstrated their thoughts, rankers talk where the rankers shared important tips and preparation strategies.

I am sure that in times to come, our WICASA TEAM will announce more and more innovative programs for student benefits.

In August, we will be celebrating Azadi Ka Amrut Mahotsav, and I urge the students to join in the celebrations of Independence Day and join the same in large numbers.

Jay Hind,
CA Bishan Shah
Chairperson



Dear Students,

My heartiest greetings on the auspicious occasion of Foundation Day of Institute, celebrated as "Chartered Accountants Day" across the country on 1st July every year.

As the Institute accomplishes 73 years of its glorious journey, its time for us to celebrate and ignite memories of our founding fathers whose vision helped us to grow and reach where we are today, the 2nd largest accounting body in the world.

As a Chairman of WICASA Ahmedabad, I represent more than 34000 CA Students of Ahmedabad, I feel proud in saying so, and on behalf of all, I congratulate all the CA Final and Intermediate Students who have passed both or either of the groups of exams.



MESSAGE FROM CHAIRPERSON, WICASA AHMEDABAD

Congratulations to Priyank Shah, Sanyam Sawant, OM Akhani, Ruchit Vakharia, Dhvanil Shah, Parth Lakhtariya from Ahmedabad for securing All India Rank in CA Finals May 2022 exams and making your parents as well as Ahmedabad Branch Proud.

Friends, I am not that knowledgeable but I have love for knowledge, I am not a scientist but I love to do experiments and also learn from that. Mere vichar apprehension se nhi, observation se bante hai, I only have observation to learn from.

Coming from an educated family, where my Father is CA and my Mother is PHD, I have always realised the importance of studies since childhood. They have taught me that Knowledge vo investment hai, jiska benefit hume life ke end tak, dividend ke form me milta rehta hai.

If I ask you who is the most powerful person, you will say, the one who has power, one who has weapons, one who holds a position, or the one having abundance wealth. But friends, my belief is that, weapons, money kisiko powerful nhi banate. Banate bhi honge toh who sirf kuch samay ke liye banate.

If you earn money or investments in tangible form, there will always be a fear of it getting stolen. But if you convert this wealth into knowledge, this intangible asset stays for life with you.

But now, apart from basic necessities required for a living, I believe that to live a good life in today's world, knowledge alongwith a degree is also a basic necessity.

So I urge you all to keep learning and keep trying. If they can be a Chartered Accountant, why can't you. If some among you all can score ranks in Final then why can't you.

Always remember, Knowledge rich person always stands tall in society gaining lot of respect, because knowledge is that shield which will save you, protect from all the problem. So keep gaining knowledge, keep learning.





MESSAGE FROM VICE CHAIRPERSON WICASA AHMEDABAD



Warm greetings to my fellow readers,

I was eagerly waiting to write to you all, to connect with you all, & Finally My wait is over. Last month My team and I got selected as WICASA committee member . I am thankful to My family members & friends without whom It may not be possible. I am thankful to all of you to have faith in me & my team to represent all of you. I assure all of you me & My team will do all the necessary things to solve our students community problem & also organise activities for the overall development of the student community.

Congratulations to all who cleared their CA final exam & achieved their dream of becoming CA Member from CA students achieved a life dream of becoming CA Member from CA students.

I also take this opportunity to congratulate those Who cleared their CA inter exam & welcome them to the CA final.

For those Who cannot clear their exams, I want to tell you It is okay to fail, It is okay to make mistakes, But it is not okay to make the same mistakes again & again. So reflect on your strategy & Believe in Yourself, I have confidence That you all would be able to do it Next time.

Talking about ca student activity in July month as a part of ca day celebration we organize ca carnival, cyclothon. We also organise abhigyan for gathering knowledge on current amadments in GST & Income tax. We organize unique event called case-o-mania where students are provided case study to analyse & then they have to present solution of case study in front of judges. More then 60 students participated & all gathered knowledge & learned new things. We will organise every month events for overall development of the students. I request all of you to take participation & get maximum benifit out of it . I would like to thank My team & all the volunteers who supported in successful management of event. If you have any suggestions for betterment we are always open to it.





MESSAGE FROM SECRETARY

WICASA AHMEDABAD



Dear Readers,

It is a great pleasure to be a part of WICASA student committee and learning from all my dear senior committee members. I hope to learn many things from CA BISHAN SIR and CA Chetan sir. And I would be highly obliged to be guided by you all. Being a part of WICASA will give me a lot of exposure, and it will improve my leadership and organization skill. At the same time, I am excited to work with other fellow mates of WICASA.

During my tenure I aspire to do things with full zest and I hope that shows in my work as well. I'm sure that we all aspire to do things as uniquely as possible in which ever field we put our foot into. It's a human tendency to bring something different to the table. These will also be put into action in the upcoming events and activities at WICASA. We will try our best to give amazing and memorable events in our tenure and we will assure you that our future events will be as mesmerizing as 'Case O Mania'.

Moreover, we all have one common goal that we strive for, and in this stint at WICASA, our team wishes you the very best in order to achieve that goal. As we all know that "Together everyone achieves more."

I would also like to specially mention last year's committee members:

Divya Jain, Jaslin Kaur Dang, Khushi Munot, Neel Thakkar, Ashish Parmar, Shelley Agrawal; who have paved the path for us and whose work will continue to inspire us.

I have always put my faith in the below quote and that has led today till this far, hope it inspires you equally, and we all together create a brighter future for the society as well.

ઉદ્યમેન હિ સિધ્યન્તિ કાર્યાણિ ન મનોરથૈ: |
ન હિ સુપ્તસ્ય સિંહસ્ય પ્રવિશન્તિ મુખે મૃગા: |

Lastly I would like to part with this motivational poem –

આ નાની અમથી દુનિયા માં
કંઈક અલગ કરી જવું છે
લોકો ની જ વચ્ચે રહી
લોકોથી અલગ થઈ જાવું છે
ICAI ના આ રંગીન બગીચામાં
એક મલકાતું પતંગિયુ થવું છે
WICASAની આ રોમાંચકારી કહાની માં
એક અલગ પણ જોરદાર કિરદાર બની જવું છે !!!



MESSAGE FROM JOINT SECRETARY

WICASA AHMEDABAD



Hello to all the readers,

As you all know that last month the new committee for WICASA Ahmedabad was appointed and I feel so humbled and grateful to be a part of this association.

I would like to address each and everyone of you and let you all know that me and my team, we are here for you and we promise to make your as well as our journey so beautiful and enchanted.

Let's see this as a new beginning!

A fresh start, no looking back.

Alone we can do so little but together we can do so much.

I've always believed that when there is teamwork and collaboration, wonderful things can be achieved.

Taking the students together and working towards the betterment and enhancement of our fraternity as a whole is going to be my and my team's sole goal.

It is very evident that we CA students push our limits a little more than all other students and because of this we all deserve that tad bit of extra happiness, peace, success and prosperity.

We as a team will always try and bring this happiness, peace, success and prosperity to each and everyone of you in the form of various events and programs. Your participation and support is going to be the key success factor over here. So I urge every student to actively participate in all the events that come around in the near future because castles are not built alone but TOGETHER.

Thank you to all the readers!

Hope to see you all soon at the events!





MESSAGE FROM TREASURER

WICASA AHMEDABAD



Hello to all the readers!

How's the JOSH?

I hope it's all high and won't ever come down.

As a team we were appointed as the new committee for WICASA Ahmedabad for the year 2022-23. I am thankful to My family & friends without whom It may not be possible.

It is and is going to be a thrilling experience for each one of us.

In order for us to become successful the most important thing that we want is your support and good wishes.

Whatever we intend to do during our period is going to be only and only for your betterment and development.

Programmes and events shall be organised in a such a way that all the students can come together as a fraternity and grow and evolve together. Events shall not only focus on fun and enjoyment but they will also have some learnings that you can take back home.

As more and more students will keep joining with us our enthusiasm to introduce more and more interesting events will also keep increasing.

We have planned out many many events for everyone that shall give you everything that you need.



MESSAGE FROM MANAGING COMMITTEE MEMBER

WICASA AHMEDABAD



Hello Folks!

Myself Abhijeet Diwakar. It gives me quite pleasure to share my views with you all!

Last month of June proved to be very much exciting and energetic as we summed up for The Ground Cricket Tournament which went on for 3 days. The students participated enthusiastically and proved that CA students are not only good in the examination hall but also on cricket grounds!

The tournament ended successfully and was a grand hit! It was a kick start for the new beginnings too! All thanks to our dynamic personalities, C.A Bishan Shah (Chairperson ICAI, Ahmedabad), C.A Chetan Jagetiya (Chairperson WICASA, Ahmedabad) and all the WICASA Committee Members 2021-22 for conducting such a sporting event and maintaining the physical strength of the students. It was immense pleasure having a sense of responsibility in managing the cricket tournament.

But, the excitement doesn't end here itself. As I told it was a kick start for the new beginning, tenure of the WICASA Committee 2021-22 ended successfully and the new WICASA Committee 2022-23 was formed. We are thankful for being a part of WICASA, representing all CA students of Ahmedabad. We, as a team assure the students that their welfare activities will go on smoothly along with some fun and entertainment.

Further, learning from the experience of the former committees I wish me and my team Best Of Luck for the exciting and upcoming opportunities.

Thankyou!





MESSAGE FROM MANAGING COMMITTEE MEMBER

WICASA AHMEDABAD



Dear members and my friends,

I'm delighted to share that being selected as a part of WICASA Ahmedabad always gives us immense pride in knowing that we have a very large range of members and students, but friends looking at we have a very mass range of students across Ahmedabad so "Together we can make it "an immense impact on our professional as well as co-curricular activities through the year.

We as a member will always provide the student with all the facilities and try to make them conduct to achieve purposes easy for u. Because our reputation as an institution is built by sheer determination, continuous knowledge enrichment, readiness to lead the change, and adapting to an evolving environment. The way our profession adopted technology and transformed itself to support the economy during the pandemic is a testimony to its commitment, ethos, and excellence.

Last but not least we are pleased with a very dedicated team for this year and we will make that we will provide you the great content throughout the year.



MESSAGE FROM CO-OPTED MEMBER

WICASA AHMEDABAD



Hello folks,

Every new beginning comes from previous beginning's end!

On the note of Guru Purnima, For a while let's all pray to our Guru.

It is said, "જે પુસ્તક ના શીખાવી સકે એ ગુરુ સીખાવે" A very Happy Guru Purnara to all of you.

It's a new beginning, a new journey all set together for the term 2022-23, being filled with enthusiasm and excitement. We are all set with great motivation to take responsibility of representing Ahmedabad branch of CA Students. It's my immense pleasure to be part of Team WICASA Ahmedabad, the huge thanksgiving to CA Bishan Shah Sir, Chairperson of WIRC Ahmedabad, CA Chetan Jagetiya, Chairperson of WICASA Ahmedabad for guiding as Sri Krishna to Arjuna, and former Committee Members for the term 2021-22 for guiding and helping

Our first event of sport, the wonderful Ground Cricket Tournament ended with tremendous and noteworthy success. The first month of our tenure proved to be a great start, our initiate was atmost on Chartered Accountants foundation day that aims to commemorate the findings of the Institute of Chartered Accountants of India (ICAI) by Parliament in 1949. We celebrated our foundation day by helping others, the day started with carnival and fim activities, further flag hosting and blood donation camp in morning and donation of clothes to orphanage and NGOs. Therefore, it meant to be a start with lot of positivity and blessings

The very next sunday we organized cyclothon, for CA students for motivating them to be fit and healthy We kept techincal session as Abhigyan on new section introduced in direct tax. section 194 R and recommendations of 47 GST Council Meet And then comes the turning event for the month Case-O-Mania, may the case be with you! And for students motivation and planning strategy we organized Rankers Talk on Sunday evening

It's my honour to serve as part of Team WICASA Ahmedabad would like to extend my Thanksgiving to all participants of the event and co-ordinators for being always there for us Many best wishes to our Team WICASA Ahmedabad as it's not me but us!! And Thank you for believing and considering me, let's just take oath To stand together and work for same" We ensure that with all your love and support we will set a new benchmark and gain that momentum too! We will work together for our CA fraternity and ensure to fill this year with more cheerful memories.





EDITORIAL BOARD



RajviShah



Shaivi Shah



Shelley Agarwal

Welcome back Readers!!!

Seeking knowledge is like opening doors, and our Team knows that the doors are everywhere.

With the said pursuit, we are back with another stupendous and proficient issue of our monthly newsletter!!

Starting with the inspiring and empowering words from our honorable team leaders, continuing with knowledgeable articles and facts, and finally ending with loring comprehensions, well this issue promises even more prudent and colossal content. As said, The chase of knowledge is never ending, and we very well understand the ambience.

We are grateful to all our readers and writers for their optimistically immense and remarkable contributions.

To all the readers, we hope that you enjoy reading of last month's newsletter, and some of you feel inspired to contribute to the next.

You can write us @ wicasaahmedabad@icai.org

Enjoy the read! Positivity awaits you...!



ICAI MOTTO

यएषसुप्तेषु जागर्ति कामंकामंपुरुषोनिर्मिमाणः ।
तदेवशुक्रंतद्ब्रह्म तदेवामृतमुच्यते।
तस्मिल्लोकाः श्रिताः सर्वेतदुनात्येति कक्षन्। एतद्वैतत्॥

Ya esa suptesu jagarti kamam kamam Puruso nirmimanah ।
Tadeva sukram tad brahma tadevamrtamucyate ।
Tasminlokah sritah sarve tadu natyeti Kascan etad vai tat ॥

That person who is awake in those that sleep, shaping desire after desire, that, indeed, is the pure. That is Brahman, that, indeed, is called the immortal. In it all the world rest and no one ever goes beyond it. This, verily, is that, kamam kamam: desire after desire, really objects of desire. Ever dream objects like objects of working consciousness are due to the Supreme Person. Ever dream consciousness is a proof of the existence of the self.

No one ever goes beyond it: of Echhart: 'On reaching God all progress ends.'

Source: Kathopanishad





ICAI EMBLEM

The ICAI Logo was conceptualised by great Nationalist Philosopher Sri Aurobindo Ghosh: "When the Institute was formed in the year 1949 in the month of July, C.S. Shatri, a noted Chartered Accountant of Madras went to Sri Aurobindo and requested him through a letter to give an emblem to the newly formed Institute of which he was an elected member from the South.... Sri Aurobindo gave him the emblem with a Garuda in the center and a quotation from the Upanishad (Kathopanishad): Ya esa suptesu jagarti, that person who is awake in those that sleep. The emblem was placed at the first meeting of the Council of the Institute in New Delhi on 15th August, 1949 and was accepted amongst many other emblems placed by other members of the Council. So, that became the emblem of the Chartered Accountants of India.

Significance of 'Garuda' in the ICAI Logo

The Garuda, vahana of Lord Vishnu, is the mascot of chartered accountancy profession. The emblem of the Institute of Chartered Accountants of India (ICAI) has Garuda in the centre and a quotation from the Kathopanishad- Ya esa suptesu jagarti, which translates to 'person who is awake in those that sleep'. The choice of Garuda in the ICAI emblem derives its significance from the inherent and symbolic resemblance in qualities of Garuda and Chartered Accountants. As true professionals, it is imperative to have the infinite qualities of the mystic Garuda, who cuts the knots of ignorance. Here, we bring to you the relevance of choosing Garuda in the CA emblem which is intricately connected to the CA professionals:





ICAI EMBLEM

Wisdom:

In one of his quotes, Sri Aurobindo emphasised that there are two allied powers in man, knowledge and wisdom. Garuda stands for wisdom. As we know, CAs being equipped with the power of knowledge combined with wisdom to think in line with the emerging times have eminence of being change makers of the economy as well as the society.

Devotion and Swiftness:

Garuda is an ardent devotee in service of Lord Vishnu. He swiftly serves the Lord in his mission to rescue Lord's devotees in distress. Similarly, Chartered Accountants serve the nation swiftly by being an active partner in nation building. CAS stands for commitment and assurance.

Sharp Vision:

Garuda has a powerful and sharp vision. Similarly, Chartered Accountants have an eye for detail and perfection. They have a foresighted vision. This vigilant and intuitive streak coupled with knowledge, makes for a true far sighted professional..

Wings of Fire:

Garuda, is a high-flier. He aims and soars high with its outstretched wings like Chartered Accountants who focus on excelling professionally as well as socially. They have the potential to scale highest altitudes.

Industrious:

Garuda demonstrates unflagging vitality. Similarly. Chartered Accountants work with enthusiasm and energy. Garuda represents valour. CAs are courageous, work tirelessly and are instrumental in the growth of nation's economy.





ICAI EMBLEM

Speed: Garuda keep pace with the changing winds, so does Chartered Accountants with the changing times. CAs adjust the sails of their work in tune with the changing economic environment. They are swift to adapt the pace to meet the requirements of their clients, across all economic frontiers.

Leadership: Garuda is steadfast and determined. So, are the chartered accountancy professionals, converting challenges into opportunities. With steadfast leadership qualities, CAs are scaling newer heights of success.

THE IMAGE OF SUCCESS

Success is a consequence of toil. Not only it takes water and food to make success,

But it also requires soil,

A child although an effeminate creative Is expected to reach The Spice,

He falls, rises and starts but no one to inspire Sometimes the perpetual force speaks clearly, Transform your Dreamland in reality. But then the factors of success get effaced. That achievement is only feasible when,

Labour is coupled with the fate. A person must not forget that.

Success is truly treacherous, As success is the paramount variable. That forms an unannounced equation of life. Get into the ocean of life and, Experience the values and morals of life.

And then we come to sequel that, Our success was a Glitter and not the Gold.





RULES & FORMAT FOR ARTICLE

Candidates shall submit their Articles on official mail id i.e., wicasaahmedabad@icai.org. The last Date of Submission of articles: 20th of each month and subject of Mail shall be "Article for the Newsletter".

Every candidate is required to mention his/her Name, Registration No., Stage of CA curriculum pursuing, Name of the Firm (if pursuing articleship), contact number, State and topic of Article in the body of mail.

Every candidate is required to attach PDF and WORD File of the Article. Candidates are advised to use Calibri font and font size should remain 12. Article should be of maximum or 1500-2000 words.

Formatting of the article may change in order to bring the uniformity in newsletter. Best Article of the Month will be announced as and when required.

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





WHY FEMALES NEED TO CHANGE FROM HOME MAKER TO HOME OWNER?

Darshit Maru
WR00573144
CA Final Student

There are a lot of emotions that comes with buying a home. It is a commitment that most people will have to live with for most of their adult life. But when you finally do, it would feel like you have unlocked a life achievement on the game of life. Almost in each and every case, decision to buy home is taken by all the family members. Women have always been an important part of the decision-making for buying a home. According to the National Family Health Survey (NFHS-5), following percentage data is published about women's ownership of house and/or land around 16 states of India.



Today's women are well-read, well-verses with spirituality, vastu shastra, financial sources, taxation benefits, legal process & registration and other related things for buying a home. You all are aware that there is no difference in opportunity for both males and females over an area of socialism or professionalism, rather females have more capacity to handle work load with respect to males. They are looking forward to invest for long term survival and better future living. Real Estate sector is one of the areas where you can't face recession for longer period of time. Hence, it is the priority sector for all class of people for investment. Women are also interested in this sector, majorly by purchasing residential units in their ownership. Further it is the basic practice to purchase home in the name of female invites good lucks & best wishes



No.	State	Urban Area	Rural Area
1	Mizoram	14.5%	28.4%
2	Tripura	16.8%	17.3%
3	Maharashtra	21.1%	24.5%
4	Himachal Pradesh	21.1%	23.4%
5	Goa	22.4%	24.1%
6	Nagaland	23.4%	28.9%
7	West Bengal	24.7%	22.5%
8	Kerala	25.3%	29.2%
9	Assam	36.3%	43.9%
10	Andhra Pradesh	41.4%	50.6%
11	Gujarat	41.6%	43.4%
12	Bihar	53.4%	55.7%
13	Telangana	53.9%	74.5%
14	Sikkim	56.9%	50.6%
15	Manipur	57.6%	58.9%
16	Karnataka	64.5%	69.7%

How to start?

Now you might be thinking that how to proceed as home owner? See, you all know that it doesn't affects whether you are single or married or divorcee or widow to be an owner of home. First thing that, you must be clear about whether to buy property for residential purpose or for renting out. Accordingly select locality, collect details about unit, short the details as per requirement, and at last finalize the property. These things are not so difficult for that you can do by your own or by approaching any property dealer.





HOW TO ARRANGE FUNDS?

If you already have sufficient savings or fund to buy a house then you definitely go ahead. But if short of fund is faced, you need to have home loan. Following are some of the ways to arrange fund to buy a house especially for females.

A) By taking loan from Bank:

1) Those women who has no earning source:

Generally home maker females have no source of earning. In that situation to obtain above prescribed loan, she needs to apply with her husband in joint name. Mandatory condition to fulfill is the registration of property should be in the name of female as first owner.

In both the above cases, loan processing fees not are higher than 0.5%. To avail above loan, female should be Resident of India or Non Resident of India (NRI) or Person of Indian origin (POI) within the age of 18 years to 70 years. A credit score of 750 or more is ideal. However, this requirement may vary from bank to bank.

2) Those women who has earning source:

Currently, if women are salaried or self-employed then following best home loan at minimum interest rate from different banks can be availed as follows:

No .	Bank	Salaried Women	Self Employed Women
1	Bank of Baroda	7.4%	8.1%
2	SBI	7.55%	7.55%
3	ICICI Bank	8.6%	8.65%
4	HDFC Bank	7.9%	7.9%
5	Axis Bank	6.9%	7%
6	Kotak Mahindra Bank	7.5%	7.55%
7	Union Bank	6.4%	6.45%
8	City Bank	6.75%	6.75%

B) By taking loan from NBFC:

Availing fund from Non-Banking Financial Companies should not be preferential decision. In the extreme & last situation, taking loan from NBFC is advisable. NBFC such as LIC, DHFL, Indiabulls, TATA Cap, IIFL, PNB housing finance, Gruh Housing finance, Aadhar Housing finance are involved in the business of providing loans for house. NBFC is not considering whether the loan is taken in the name of male or female. Hence their loan is costly in compare to loan taken from bank in the name of female.

c) By taking subsidy from Government:

Those women who has reasonable available fund and shortage of small amount or not want to incur interest expense, they can avail subsidiary as provided by the Central Government of India. Pradhan Mantri Awas Yojna(PMAY) is accepted by all the state governments and it is easy to apply for the same. But the said scheme has been ended in March,2022. A part from this, state government has also initiated to provide subsidy on purchase of house. Following table prescribes state wise subsidy schemes

:

No.	State	Subsidy Scheme
1	Haryana	Haryana Housing Board Housing Scheme
2	Kerala	Kerala Housing Board Housing Scheme, M.N. Laksham Veedu Punarnirmana Padhathi, Innovative Housing Scheme
3	Maharashtra	The Maharashtra Housing & Area Development Authority Scheme
4	Delhi	Delhi Development Authority (DDA) Housing Scheme
5	Tamil Nadu	Tamil Nadu Housing Board Scheme
6	West Bengal	West Bengal Housing Board Scheme



WHAT BENEFITS IN STAMP DUTY AND REGISTRATION CHARGES?

As you all know that Stamp duty is a type of tax that the government levies on legal documents, usually for transfer of assets or property. When the house is registered in the name of female following states levy concessional rate of stamp duty

If we talk about registration charges payable on house, then following states has provided concession in following manner: The state Gujarat has no registration fees if the house is registered in the name of female against the normal rate of 1%. The state Maharashtra collects 2% fees if the house is registered in the name of female against the normal rate of 3%. That means in rest of the states which is not covered above for stamp duty and registration fees, is same for both male and female owner.

No .	State	For Females	For Others
1	Bihar	5.7%	6.3%
2	Haryana	5%	7%
3	Maharashtra	5%	6%
4	Odisha	4%	5%
5	Punjab	5%	7%
6	Rajasthan	4%	5%
7	Uttar Pradesh	7% Max RS. 10000	7%
8	Uttrakhand	3.75%	5%





WHAT ABOUT TAX BENEFIT?

A management concern person always analyse taxation implication in every investment. Goods and Services tax is not applicable on purchase of residential house property. But to encourage people to purchase house, Income tax Act 1961 provides following tax benefits:

1) Deduction u/s 24b:

Where person being Individual Resident or Non Resident can avail deduction up to Rs. 200000 on interest paid on home loan during the year under the head Income from House Property. Where the purpose of loan includes purchase or construction of house. If house is registered as joint ownership in all the owners can claim deduction up to above prescribed threshold limit in accordance to their ownership ratio. Currently if Individual has opted to file his return of income u/s 115 BAC then, deduction u/s 24b is not available on house purchase for self-occupancy. There is no bifurcation between male or female owner to avail benefit under this section.

2) Deduction u/s 80C:

As we discussed last that there is a specific deduction given u/s 24b on payment of interest of home loan. Whereas section 80C covers deduction on principal payment of home loan during the year. Maximum limit u/s 80C is Rs. 150000 including eligible payment made by an individual covered under this section. If house is registered as joint ownership in all the owners can claim deduction up to above prescribed threshold limit in accordance to their ownership ratio.

3) Deduction u/s 80EEA:

If your loan is sanctioned during 01 April 2019 and 31 March 2022 with stamp duty of house is equal or lower than 45 lakhs and on the time of sanctioning loan, owner has no other residential house in his/her name then such individual can avail deduction of interest on home loan paid maximum up to Rs. 150000 over and above deduction as prescribed u/s 24b. This deduction can claim over tenure of loan. If house is registered as joint ownership in all the owners can claim deduction up to above prescribed threshold limit in accordance to their ownership ratio.





POWERS WITH FEMALE ON HOUSE PROPERTY AS PER THE HINDU SUCCESSION ACT, 1956?

If Hindu Succession Act applicable to people having religion Hindu. According to the Hindu Succession Act, 1956 following sections provide specific powers to female owner of the house property.

1) Section 14:

It prescribes that if female is the owner of any house whether jointly or severally, in the case of divorce where her husband claim to receive back such property, it is given that such Property of a Hindu female to be her absolute property and no need to transfer in her husband's name, though her husband has provided fund to buy that house subject to the final decision of respected cession court/ high court / the apex court.

2) Section 15:

It prescribes that in case of death of Hindu female, house registered in her name is distributed firstly among her children and her husband and then after her parents.

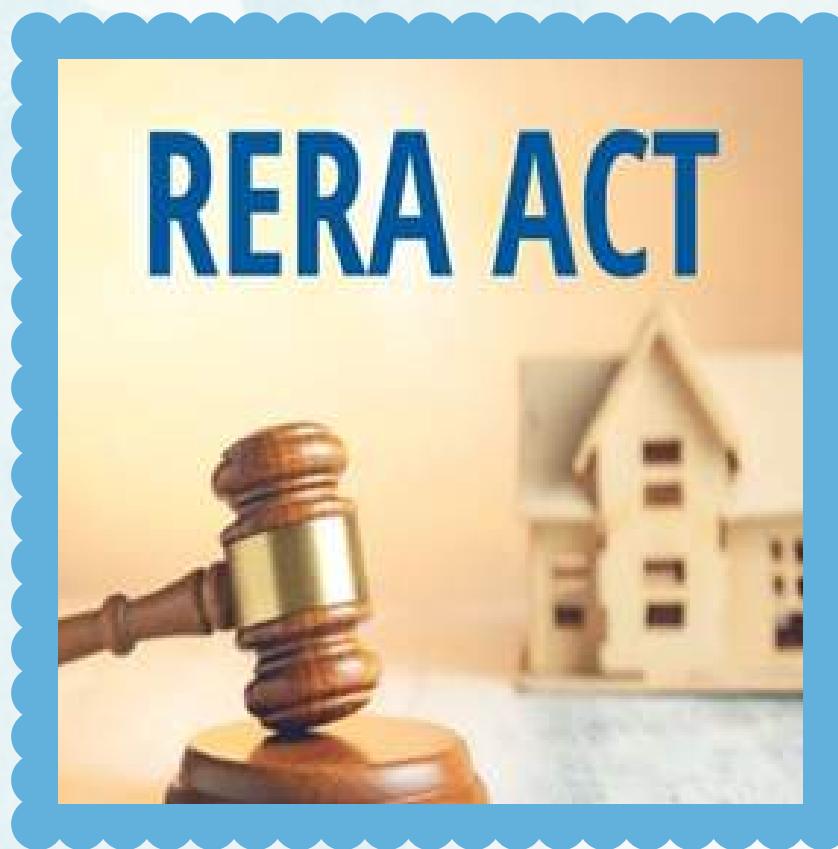
THE HINDU SUCCESSION ACT

Above prescribed all the information will definitely remove the confusion or difficulty about to make decision whether to purchase house in the name of female or not. Now a day there is no such problem due to open mind of people and well education. But still we can see that in rural or backwards area still people are not so much aware about the things which are in their favor itself out of which one of the matter we have discussed here. Female have also the same right for making decisions as a life partner or in their private life also. This shows how a nation provides importance toward their female citizens. It also a boost for the women empowerment. We should never be hesitate to involve a female in decision making or sharing issues, no one knows what a great idea or solution they provide which might be change our position. And lastly, if you are looking to make investment especially in residential units it is always beneficial to have female owner in jointly or severally.



WHAT IF ANY GRIEVANCE OCCURRED WITH BUILDER?

It may be possible that during or after buying the house, builder may not complete his responsibility or performed any misconduct involving loss of your fund. To resolve such kind of grievance/disputes you must be have overview knowledge about Real Estate (Regulation and Development) Act 2016(RERA). Respective State government has established their own regulations regarding RERA. As an owner you should be aware about general rights such as obtaining blueprint of unit, receiving ownership certificate within committed time, obtaining possession on pre decided time, registering construction complaint directly to the builder up to the period of 5 years from obtaining ownership etc. If you want to file sue for dispute with Builder, you might go ahead independently or by approaching legal consultant on this matter according to the regulation of respective State on RERA.





The Creative Zone

Article की ज़िन्दगी भी कमाल होती है
Client की अँधेरी जिंदगी में मथाल होती है
वैसे तो सारा श्रेय Principal को जाता है
एक Article ही तो है,
जो Problem को Tackle कर जाता है।

3 साल वो काम है करता,
कभी GSTR तो कभी ITR है भरता
Internal और Stat Audit मे वो जाता है तो कभी
कंपनी लों की कंप्लायंस मे उलझ जाता है

कभी कभी तो ये Principal की डांट भी खाता है
आखिर सोना भी तो आग मे से गुजर कर जाता है
सारी समस्या का हल वो निकाल लेता है
अपने आप को हर स्थिति के अनुरूप ढाल लेता है

वो Article है जनाब, वो सब संभाल लेता है

(Source - <https://www.facebook.com/cacscma.charteredworld/photos/a.379214892222073/2095914313885447/?type=3>)



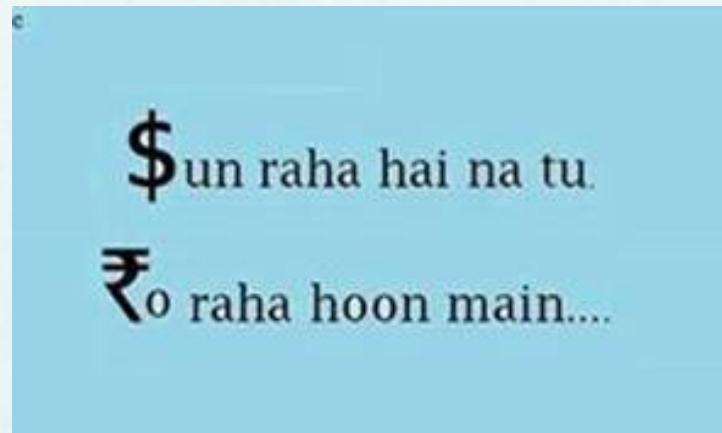


DEVALUATION OF INDIAN CURRENCY



Mahima Shah

CA Final Student



Introduction:

When India had a rebirth in 1947, the Pound was the world's most crucial currency. The exchange rate then was 13.37 INR for each Pound at that time. There was no visible need for Dollar during that time span, but in the 1950 when India became a Republic Nation and UK was still handling the World War II crisis, the Pound fall in front of Dollar, which led to 4.75 INR for each Dollar, this stayed the same till 1965.

By the passing time India's need for Dollars increased drastically in terms of export in relation to facing war against China and Pakistan along with drought like situation and oil shock throughout various countries. All this led to continuous decline in the value of Indian Currency against US Dollar.

Present Situation:

Indian rupee hits all-time low of 79.43 against US dollar dated 11th July, 2022 , and this affected the share market , economy on macro level including the foreign exchange .The factors lying behind the present circumstances are not all at one shot , this happened by taking into consideration the show of Indian Currency at the World Level over some past years which majorly includes the investment in share market and India being a Current Account Deficit country, the demand for Dollars will always remain constantly an outstripping supply.



Major Factors Causing the Present Scenario:

- Russia-Ukraine conflict
- Soaring crude oil prices
- Tightening of global financial conditions
- Foreign Funds leaving the emerging markets as the US Federal Reserve announced the end of quantitative easing also by hiking the interest rates (example : 3% returns from bank)
- Pull out of over \$31 Billion from the Indian stock market as well as removal of money from debt and mutual funds.
- Chances of Global Recession
- Disinvestment by FII (Foreign Institutional Investors) in Indian Market, leading to conversion of Indian currency into Dollars , paving way for hype in supply of Indian Currency in relation to demand of the same.



Steps for Handling the Decline in INR:

Since 2019 from \$1=Rs. 70 to 2022 of \$1=Rs. 80 (approx.) our reserves also doubled to over \$642 Billion. For managing situations like this, a war chest, meaning a fund that can be utilized during tough times such as financial war is maintained by RBI and this task was precisely done by RBI by selling \$41 Billion of such funds to defend INR against creating more Dollars in the market.

RBI Governor Shaktikanta Das said "The central bank has no particular level of the rupee in mind, but it would like to ensure its orderly evolution and emphasized zero tolerance for volatile and bumpy movements of INR against dollar."

Economists are of the opinion that the rupee after touching a life-time low may settle around 78 to a dollar by March next year with stability around crude oil prices and likely improvement in geopolitical situation.

On the other part as per the experts the rupee might fall down to the lowest so far within the price band of Rs. 82 – Rs. 84, in the remaining quarter of the assessment year 2023-24.

Conclusion:

Even after suffering such a decline in the value of Indian Currency, RBI doesn't mind a falling rupee, so long as the fall is not too sharp or too sudden as India is still surviving at 5% depreciation at a base level. Looking at the wider aspect this crisis seems to have an impact up to short time span only, until the investments into the market boost up and foreign exchange is maintained.





GURU PURNIMA

In India, a teacher is referred to as Guru (meaning the one who eliminates ignorance). Therefore, teachers and mentors hold a special place in a person's life. The Purnima Tithi in the month of Ashadha is dedicated to the Guru Shishya parampara, as it marks the birth anniversary of Maharshi Veda Vyasa, the author and one of the characters of the great Indian epic, Mahabharata. As people gear up to celebrate Guru Purnima by paying ode to their teacher, take a look at the Sanskrit shlokas/ verses shared below that beautifully explain the contributions of the Guru.

गुरुब्रह्मा गुरुविष्णुः गुरुदेवो महेश्वरः ।
गुरुः साक्षात् परं ब्रह्म तस्मै श्री गुरवे नमः ॥

**Guru Brahma Gurur Vishnu Guru Devo Maheshwaraha
Guru Saakshat Para Brahma Tasmai Sree Gurave Namaha**

Guru is Lord Brahma, Guru is Lord Vishnu and Guru is Lord Maheswara (Shiva).
Guru is verily the Supreme God. I offer my salutation to such a Guru.

ॐ सह नौ ववतु,
सह नौ भुनक्तु ।
सह वीर्यं करवावहै ।
तेजस्विना वधीतमस्तु,
मा विद्विषा वहै ॥
ॐ शान्तिः शान्तिः शान्तिः ॥

(--Upanishad)

Om Saha Nau-Avatu

Saha Nau Bhunaktu

Saha Viiryam Karavaavahai

Tejasvi Nau-Adhiitam-Astu Maa Vidvissaavahai

Om Shaanti Shaantih Shaantih

Om, May the God protect us both (Teacher and Disciple); May the God nourish us both; May we work together with energy & vigour; May our learning be enlightening and fruitful; May not give rise to hostility.
Om, Shanti, Shanti, Shanti



**प्रेरकः सूचकश्वैव वाचको दर्शकस्तथा।
शिक्षको बोधकश्वैव षडेते गुरवः स्मृताः॥**

**prerakah sūcakaśvaiva vācako darśakastathā।
śikṣako bodhakaśvaiva ṣaḍete guravaḥ smṛtāḥ॥**

**The one who inspires, one who informs, one who recites, one who guides,
one who teaches, and the one who awakens, these are the six Gurus
to remember.**

**विनयफलं शुश्रूषा गुरुशुश्रूषाफलं श्रुतं ज्ञानम्।
ज्ञानस्य फलं विरतिः विरतिफलं चाश्रवनिरोधः॥**

**vinayaphalam śuśrūṣā guruśuśrūṣāphalam śrutam jñānam।
jñānasya phalam viratiḥ viratiphalam cāśravanirodhah॥**

**Modesty yields service, service to the Guru yields knowledge,
knowledge yields detachment, and detachment yields salvation.**

**अज्ञान तिमिरान्धस्य ज्ञानाव्जन शलाकया ।
चक्षुङ्गन्मीलितं येन तस्मै श्री गुरवे नमः ॥**

**Agnyaana Timiraandhasya Gnyaana Anjana Shalaakayaa
Chakshuhu Unmeelitam Yenam Tasmai Sri Gurave Namaha**

**A Guru can save us from the pangs of ignorance (darkness) by
applying to us the balm of knowledge or awareness of the Supreme, I
offer my salutation to such a Guru.**



HEALTH FACTS

BENEFITS OF MEDITATION

Meditation is an experience of relaxing the body, quieting the mind, and awakening the spirit. Meditation trains your mind to be more aware, attentive and find clarity and calmness. It uses mindfulness or focusing techniques to achieve this. The goal is to settle the mind and find a stable static.

Now that we know what meditation is exactly, let's read about its benefits to everyone in general. Meditation has both emotional as well as physical benefits. It helps one to gain a new perspective on stressful situations and also manage the same.

Self-awareness is the ability to focus on yourself and how your actions, thoughts, or emotions do or don't align with your internal standards. When people lack self-awareness, meditation helps them to see themselves more clearly through the process.

Imagination and creativity have no boundaries. One can imagine what so ever they wish and can channelize the same if they have a peaceful and calm mind. This is where meditation comes to your help. It helps in increasing your imagination and creativity.

Patience and tolerance are the two factors that are directly linked to your success. Meditation makes you patient and tolerant towards stressful and demotivating situations.

The mental health benefits of meditation include better concentration, improved self-esteem and lower levels of anxiety.

Meditation helps in fostering kindness and warmth. Performing meditation for daily at least fifteen minutes helps to increase your ability to multitask and boost productivity. So, meditate regularly and become more and more close to yourselves.



HEALTH FACTS

8 THINGS TO AVOID EATING DURING MONSOON

Rainy seasons brings along a craving to have various varieties of food items. Having some tasty pakoras would surely not harm anyone but having these 10 things might do that.

Here is a list of 8 things that one should avoid eating while monsoon season is right around the corner.

1. Pani Puri.

Girls are not going to love this! But there is a chance that the chutney which is used in making Pani puri might be infested with some harmful bacteria.

2. Lemonade.

During summers one big glass of lemonade is all you want. But the same lemonade during monsoons can be harmful for your body because it has ice and there is no reliability as to the water that is used in preparation of the ice as well as the water used as the base.

3. Fermented items.

During rainy seasons fermented items should not be consumed once it becomes cold,
as the process of fermentation involves bacteria.

4. Leftover food.

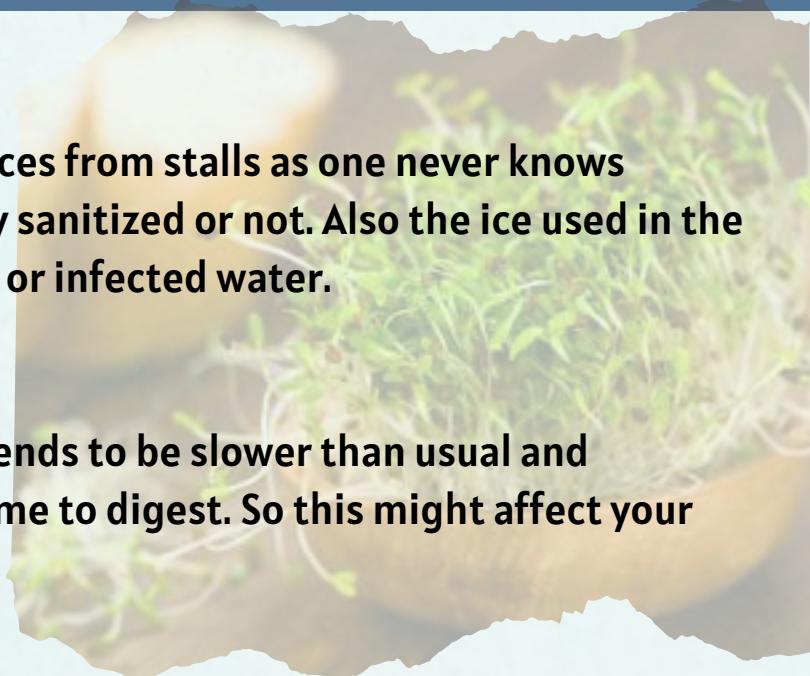
Having food prepared on the previous day should be avoided during monsoons as it might lead to various diseases like malaria, cholera and dengue.



HEALTH FACTS

5. Fruit Juices.

One should avoid having fruit juices from stalls as one never knows whether the fruits used are properly sanitized or not. Also the ice used in the juices might be prepared from dirty or infected water.



6. Sprouted pulses.

During monsoons our metabolism tends to be slower than usual and sprouted pulses as it takes more time to digest. So this might affect your body and lead to indigestion.

7. Ice Gola.

Having Ice gola during summers can help you beat the heat but during monsoons it can ill your throat.

8. Chilled dairy products.

Buttermilk, lassi, curd or ice cream can affect your throat and lead to cold and cough.

Always remember " PRECAUTION IS BETTER THAN CURE" . Therefore be safe!!



**Naaz Mithani
Joint Secretary**





Ranker's Message

CA Final

Om Akhani - AIR - 16

Getting an AIR in an exam in which passing is considered fortunate is a very great feeling. This could be possible due to many factors: luck, hard work, strategy, planning, material, etc. and many more. But the most important factor, which I consider, is MINDSET. Because if you ask all the rankers, you will find that everyone has used different materials, different faculties, and different strategies. Only 1 thing is common, and that is the mind set (target to have an AIR). I am suggesting all of you have that mind set of rank. Believe in yourself, and say to yourself that you are the right candidate to be Ranker.

The journey and course are both lengthy, and they must be managed alongside articleship, which is not easy. It will test your patience and dedication. Whenever negative thoughts come, try to be motivated and positive. Whenever I felt that way, I would imagine the day of the result (the reaction of my family if they found out I had gotten AIR) and hear motivational songs/videos.

"Right mind set is the key to success"

Parth lakhtariya - AIR - 47

C.A. preparation is not just a game of 6 months rather than it's the work you put on during the 3 years of your journey. The key to success is most primarily the discipline; distraction is the risk in the journey of CA whereas the mitigating factor is discipline, the more discipline & consistency you show in the journey, the fruitful the end will be."





Ranker's Message

CA Intermediate

Parth Shah - AIR - 15

How many of you have heard about the VCC classes organised by the ICAI BOS? The classes are already free of cost for all CA students and all videos are also available on

YouTube too. But I speak about the classes because I studied for my CA Intermediate exams without even having to leave my home. So I followed this unorthodox route and you can see the results.

I am lucky that one fine day I accidentally came across the best CA coaching classes organised by ICAI BOS itself. I learnt a lot, not in terms of academics, earlier when I used to plan my day, I could not follow even a single thing. But gradually I improved on both the planning and implementation front.

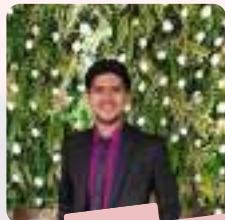
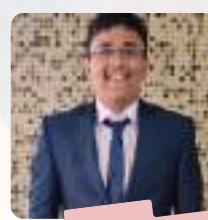
I started with a simple morning habit, not even with any motive other than getting myself to be ready to study. This not only helped me stay physically fit, but the routine had become so important that I always got into the mood of studying by the time I ended my small routine. Another important part, easily overlooked is SLEEP, I found it better to study in the morning at 5/5:30 so I had a fixed routine of sleeping in the afternoon, no matter how much syllabus was left, I always slept on time as it felt like I have started a new day in the evening, with high efficiency and better capacity. Planning my entire day is what has helped me immensely. It took a lot of time and learning to finally be able to follow them, but it was definitely worth the effort. Last but not the least, enjoy life.





WALL OF FAME

All India Rankers- MAY 2022

Priyank
ShahCA Final
May 2022 - AIR 10Sanyam
SawotCA Final
May 2022 - AIR 10OM
AkhaniCA Final
May 2022 - AIR 16Ruchit
VakhariaCA Final
May 2022 - AIR 21Dhvanil
ShahCA Final
May 2022 - AIR 27Parth
LakhtariyaCA Final
May 2022 - AIR 47Parth
ShahCA Intermediate
May 2022 - AIR 15Priyal
JainCA Intermediate
May 2022 - AIR 41Dev
BhandariCA Intermediate
May 2022 - AIR 47Sagar
DesaiCA Intermediate
May 2022 - AIR 50



Crossword Time

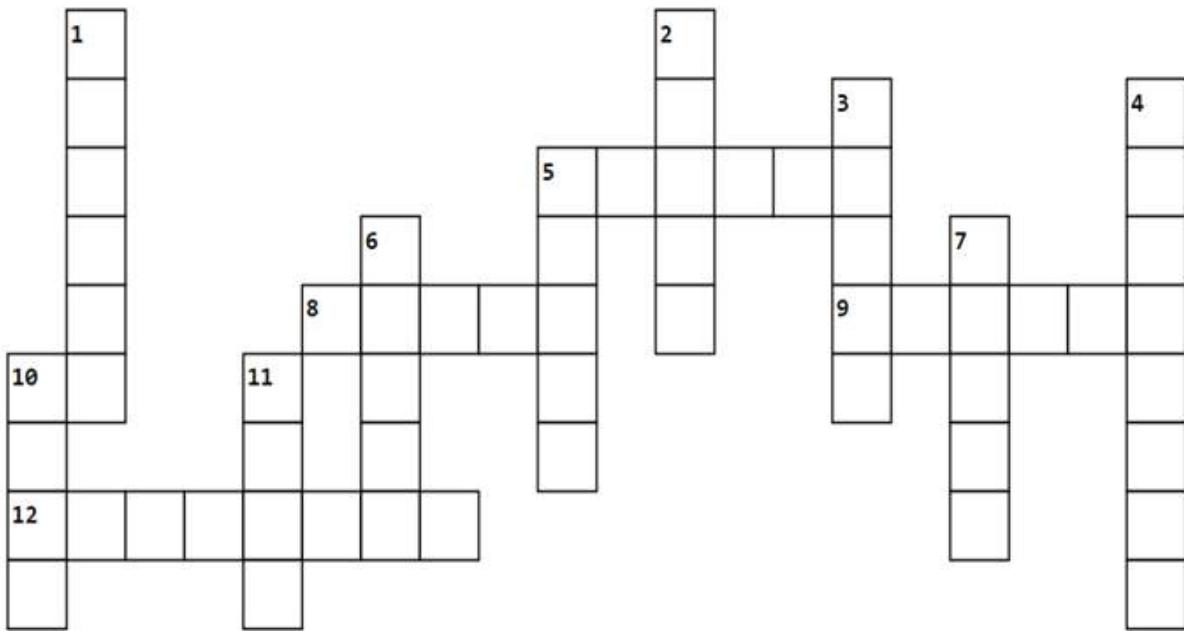
Rules of Crossword

- Solution of the Crossword shall be submitted by 10th of the month.
- Only one mail from candidate shall be allowed. Repetitive mails from single candidate will amount to disqualification.
- Solution shall be sent on Official Mail ID wicasaahmedabad@icai.org.
- Subject line of such mail shall be “Solution of Crossword”.
- Solution shall be either hand written in paper and then photo of such solution shall be shared through e-mail or it can be solved on digital devices like Laptop, Mobile phones and like devices then screenshot of such solution shall be shared on mail.
- Image or screenshot as may be applicable shall be clear and visible.
- Along with image or screenshot candidate is required to mention Full Name, Registration No., and Stage of CA curriculum in the mail.
- Also Answers to questions of crossword shall be mentioned in e-mail with corresponding question No. divided in two categories Up and Down.
- Grammatical mistake and spelling mistakes while mentioning in mail will be considered and may amount to disqualification of answer.
- Winner shall be selected on basis of first come first basis whose solution is correct.
- Winner shall be announced in next month newsletter.





Crossword



Across

5. human vocal communication
8. a hidden store of things in computer
9. darkens
10. Used to refer man, boy or male
12. Action and ___ are equal and opposite

Down

1. The letter 'S' stands for in the web terminology in 'HTTPS'
2. The media
3. run after
4. opposite of virtual
5. a soft, smooth shiny
6. A search engine
7. the activity of broadcasting
10. synonyms of hurt
11. Hillstation in Tamilnadu





Quiz Time

Rules for Quiz

- Solution of the questions shall be submitted by 10th of the month.
- Only one mail from candidate shall be allowed. Repetitive mails from single candidate will amount to disqualification.
- Solution shall be sent on Official Mail ID wicasaahmedabad@icai.org.
- Subject line of such mail shall be “Solution of Quiz”.
- Solution shall be either hand written in paper and then photo of such solution shall be shared through e-mail or it can be solved on digital devices like Laptop, Mobile phones and like devices then screenshot of such solution shall be shared on mail.
- Image or screenshot as may be applicable shall be clear and visible.
- Along with image or screenshot candidate is required to mention Full Name, Registration No., and Stage of CA curriculum in the mail.
- Candidates are also required to mention all the answers to the riddles in the body of mail.
- Winner shall be selected on basis of first come first basis whose solution is correct.
- Winner shall be announced in next month newsletter.





Quiz Time



Questions from last month's Article

Q1

When and where was the Warsaw pact formally declared 'nonexistence'?

Q2

In 2018, NATO initiated which mission and where and what does it focus on?

Q3

When was TATA Group's bid approved by Union Home Minister and what did people exclaim when it happened?

Q4

Under whose leadership was the board of Air India reconstituted and when?

Q5

Which airlines took inspiration from the service provided by Air India?





Quiz Time

Questions of Reasoning



Q6

A is B's sister. C is B's mother. D is C's father. E is D's mother.
Then how is A related to D?

Q7

Riddle: What question can you never answer yes to?

Q8

2,3,3,5,10,13,39,?,172,177

Q9

Riddle: I'm tall when I'm young, and I'm short when I'm old.
What am I?

Q10

A tourist drives 10 km towards west and turns to left and takes a drive of another 4 km. He then drives towards cast another 4 km and then turns to his right and drives 5 km Afterwards he turns to his left and travels 6 km. In which direction is he from the starting point?





Sudoku Time

Rules of Sudoku

- Solution of the Sudoku shall be submitted by 10th of the month.
- Only one mail from candidate shall be allowed. Repetitive mails from single candidate will amount to disqualification.
- Solution shall be sent on Official Mail ID wicasaahmedabad@icai.org.
- Subject line of such mail shall be “Solution of Sudoku”.
- Solution shall be either hand written in paper and then photo of such solution shall be shared through e-mail or it can be solved on digital devices like Laptop, Mobile phones and like devices then screenshot of such solution shall be shared on mail.
- Image or screenshot as may be applicable shall be clear and visible.
- Along with image or screenshot candidate is required to mention Full Name, Registration No., and Stage of CA curriculum in the mail.
- Winner shall be selected on basis of first come first basis whose solution is correct.
- Winner shall be announced in next month newsletter.





Sudoku



5	3			7				
6			1	9	5			
	9	8				6		
8				6				3
4			8		3			1
7				2				6
	6					2	8	
			4	1	9			5
				8			7	9





JULY- 2022

AHMEDABAD BRANCH OF WICASA OF ICAI



GLIMPSES OF PAST EVENTS





JULY- 2022

AHMEDABAD BRANCH OF WICASA OF ICAI

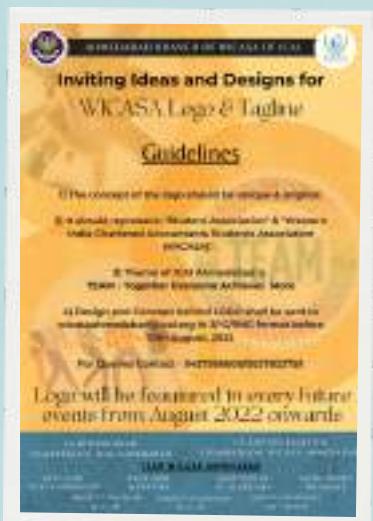


GLIMPSES OF PAST EVENTS





GLIMPSES OF PAST EVENTS



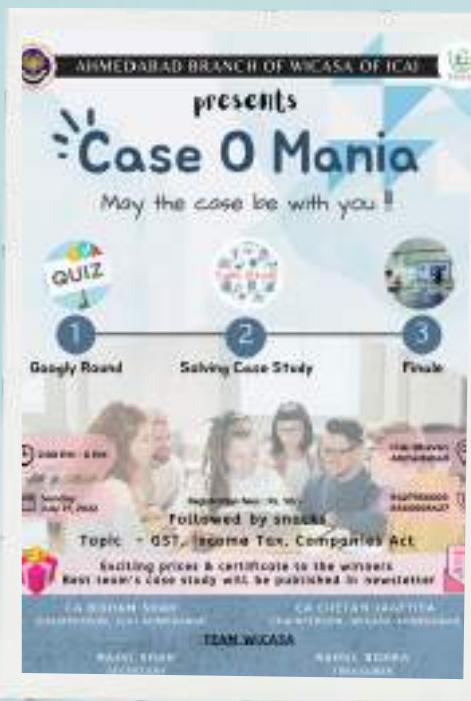
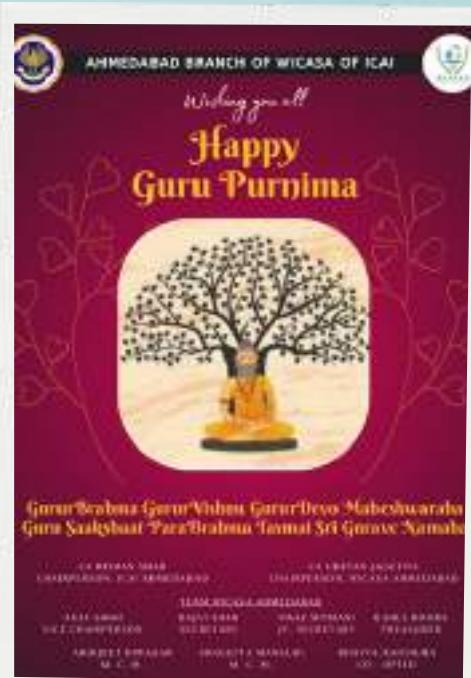


JULY- 2022

AHMEDABAD BRANCH OF WICASA OF ICAI



GLIMPSES OF PAST EVENTS





WHY WICASA ?

WICASA

A platform given by ICAI for the students, by the students and of the students, is an association which provides students a platform to learn, share, participate and perform. It's a platform for a visionary to build its networking, its social circle and to sharpen its leadership skills by participating in the various activities held in WICASA. Being a part of this family helps a CA aspirant to shape and understand the CA profession.

Network Expansion

Whether it's through volunteering with a professional committee, helping to run a charity, or mentoring a youngster, you'll meet new and interesting people from a variety of backgrounds, areas of expertise and walks of life.

Self-confidence Booster

Your role as a volunteer can also give you a sense of pride and identity. And the better you feel about yourself, the more likely you are to have a positive view of your life and future goals.

Fun and Fulfilment to your Life

Doing volunteer work you find meaningful and interesting can be a relaxing, energizing escape from your day-to-day routine of work, college or family commitments. Volunteering also provides you with renewed creativity, motivation, and vision that can carry over into your personal and professional life.





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