



OCTOBER
2019

STUDENTS JOURNAL

RAJKOT BRANCH OF WICASA

Powered by Professionalism
Driven by Values



This Edition Also Contains

Humour
Corner

Along With

Art
CORNER

Happy
New Year



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FROM THE DESK OF CHAIRPERSON



Greetings and Good Wishes to all my Dear Student Friends - FCAs. (Future Chartered Accountants)!!!

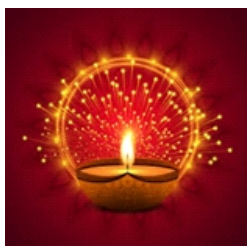
We greet October with so many things viz., big Festivals like Navratri, Doorga Pooja, Dusshera, Diwali, New Year, and all... Amongst all these festive chimes, the chartered accountant student gets an altogether unique festival called **Exams**... Yes, my CA Aspirant Friends, the CA Exams does approaches you along with all other festivals. I sincerely believe that if treated as a festival, exam will be a fruitful effort on your part to bring you chimes of light and shine in your blooming careers.

The festivals like Navratri and Diwali always gives us an insightful message of victory of good over evil. The same is equivocal while we apply it to a student life where darkness called Ignorance is overcome by Light called Knowledge. I wish all my CA Student Friends the best wishes to appear in exam with enlightened spirits.

Rajkot WICASA, in line with educational initiatives taken by ICAI, had organised revisionary lectures for CA Intermediate students. A much needed awareness program on SSP and query resolution was held which was beneficial to students. An enthusiastic program on teacher's day was also organised by BoS and the same was hosted by us at Rajkot on theme of "My Teacher – Torch Bearer of my life" in which we had students who got motivated from speakers and BoS office bearers inspirational webcasts. The glimpses of all are published in this newsletter.

On a joyous side, we even collaborated with Acrolawns for celebration of Navratri Festival, the details of the same are published in this newsletter. This month will be full of Sharpening of Axe with series of mock test and revisionary classes along with capsule course initiative by BoS to travel that extra mile while you all are giving final touch to all your reading efforts. We even have felicitation of meritorious students of Rajkot Branch for their glorious results of May 2019 along with motivational seminar on how to excel in exams.

Use ample time during the holidays to understand the importance of this time in your life. Your goals to become a Chartered Accountant are commendable but more importantly they are also feasible, all it takes is a focus. Use this time correctly and you will reap rich rewards in your professional and personal life. The festive season has begun and I take this opportunity to wish all students and their families a very Happy Diwali and Saal Mubarak!!!



Best Wishes,

Deepti Savjani

CA. Deepti Savjani
Chairperson.

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MANAGING COMMITTEE OF RAJKOT BRANCH OF WICASA 2019-20

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FORTHCOMING EVENTS

1. Intermediate (New and Old Course) Revisionary Lectures November - 2019

Sr. No.	Date	Details	Lecturer	Time	Venue
1	17/09/2019	Auditng and Assuracne	CA. Kumar Cholera	09.00 AM To 06.00 PM	ICAI Bhawan Rajkot
2	22/09/2019	Strategic Management	CA. Bhavik Makhecha	09.00 AM To 06.30 PM	
3	28/09/2019	Direct Tax	CA. Gaurav Rajyaguru	10.00 AM To 06.00 PM	
4	29/09/2019	Accounting Standard	CA. Viajy Thakkar	09.30 AM To 06.30 PM	
5	01/10/2019	GST (For CA Final Also)	CA. Pushpendra Sisodiya	09.00 AM to 03.00 PM (for all) After 03.00 pm CA IPCC/Inter	
6	02/10/2019	Cost Accounting	CA. Gaurav Mehta	10.00 AM To 06.00 PM	
7	05/10/2019	Accounting and Advace Accounting	CA. Jiten Trivedi	11.00 AM To 06.00 PM	
8	06/10/2019	Accounting and Advace Accounting	CA. Jiten Trivedi	08.00 AM To 04.00 PM	
9	07/10/2019	Economics for Finance	Prof. Sameer Manek	04.00 AM To 07.00 PM	



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CONTINUED...

2. Come and Play Garba with CA members and CA Students - Red Rass Acro Navratri 2019

Sr. No.	Date	Venue	Note
1	29.09.2019 To 07.10.2019	Drive in Cinema Ground	Season Pass : Rs.1250/- Single Day Pass : Rs.250/- Per Person Entry For Male - Female Groups Couple And Single Female

3. Foundation Revisionary Lectures November - 2019

Sr. No.	Date	Details	Lecturer	Time	Venue
1	12/10/2019	Business mathematics	Prof. Bakul kanani	08.30 AM To 12.30 PM	ICAI Bhawan Rajkot
2	12/10/2019	Statistics	Prof. Piyush Shah	03.00 AM To 06.00 PM	
3	13/10/2019	Business Law	CA. Dhairya Mehta	10.00 AM To 02.00 PM	
4	14/10/2019	Communication	Prof. Brij Yagnik	04.30 AM To 08.00 PM	
5	15/10/2019	Business Communication	CA. Riddhi Sheth	08.00 AM To 12.00 PM	
6	15/10/2019	Economics	Prof. Sameer Manek	04.00 AM To 07.00 PM	



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Statutory Compliance Due Date Calendar for the month - October 2019

Compliance	Due Date
INCOME TAX	
7 th October 2019	Due date for deposit of Tax deducted/collected for the month of August, 2019. However, all sum deducted/collected by an office of the government shall be paid to the credit of the Central Government on the same day where tax is paid without production of an Income-tax Challan
15 th October 2019	Issue of TDS Certificate U/s 194IA and 194 IB
15 th October 2019	Issue of Form No. 16 To Employee
15 th October 2019	Quarterly Return of TCS Deposited for the Quarter ending September, 2019
15 th October 2019	Issue of TDS Certificate (Other than Salary)
30 th October 2019	Due date for furnishing of challan-cum-statement in respect of tax deducted under section 194-IA in the month of August, 2019
30 th October 2019	Due date for furnishing of challan-cum-statement in respect of tax deducted under section 194-IB in the month of September, 2019
31 st October 2019	Quarterly Return of TDS Deposited for the quarter ending September, 2019
31 st October 2019	Annual Return of income tax Corporate Assessee , Non Corporate Assessee (Whose books of accounts required to be audited) or working partner of a firm whose accounts to be audited. (CBDT has extended Due Date from 30th September,2019 to 31st October,2019)

Goods And Service Tax (GST)	
10 th October 2019	GSTR - 8 For TCS Collector
10 th October 2019	GSTR - 7 For TDS Deductor
10 th October 2019	GSTR - 1 (Monthly) For the Month of September, 2019
13 th October 2019	GSTR - 6 Input Service Distributors - For the Month of September, 2019
20 th October 2019	GSTR - 3B (Monthly) For the Month of September, 2019
20 th October 2019	GSTR- 5 Non Resident Foreign Tax Payer
20 th October 2019	GSTR-5A NRI OIDAR Service Provider
RFD-10	Eighteen Month after end of the Quarter for which refund is to be claimed
18 th October 2019	Due Date for filling quarter July, 2019 to September, 2019 GST CMP - 08 Return

COMAPANIES ACT 2013 (MCA)	
Within 180 Days From The Date Of Incorporation Of The Company	MCA E - Form INC 20A As per Section 10 A (Commencement of Business) of the Companies Act, 2013, inserted vide the Companies (Amendment) Ordinance, 2018 w.e.f. 2nd November, 2018, a Company Incorporated after the ordinance and having share capital shall not commence its business or exercise any borrowing powers unless a declaration is filed by the Director within 180 days from the date of Incorporation of the Company with the ROC.
30 Days From The Date Of Deployment of E-Form on MCA Portal	Form NFRA - 1 (E forms not yet deployed Ministry of ROC) Every existing body corporate other than a company governed by the NFRA Rules (Rule 3(1)), shall inform the ("NFRA") about details of the auditor(s) as on 13th November 2018.
(Within 30 Days of AGM) I.e 30th October 2019	Form - AOC- 4 Annual Financial Statement With MCA



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continued

OTHER STATUTORY LAWS

15 th October 2019	Provident Fund Payment for September, 2019
15 th October 2019	ESIC Payment For the Month September, 2019

RERA (REAL ESTATE REGULATION ACT)

7 th October 2019	Quarterly Return
30 th October 2019	Quarter Project end Return
30 th October 2019	Rera Audit (From 5) For the FY 2018-19



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Understanding The Basic Meaning And Concept Of Money Laundering

Introduction

Let us start this article by understanding some basic terminologies;

What is illegal money?

By the term illegal money we can understand the money which has been obtained from doing illegal activities (proceeds of crime) like Murder, Extortion, bribery, Drug trafficking, Kidnapping etc. The process of converting such proceeds of crime into legal and white money is known as money laundering. Illegal money can also be referred as dirty money which can easily be clean by applying various tactics of money laundering.

In India, there is a law made for preventing such activities of money laundering known as **Prevention of money laundering Act, 2002**. This law is enforced by Enforcement directorate in India.

Money laundering has an adverse effect on economy. It can erode the nation's wealth by fluctuating the demand and supply of cash, making interest and exchange rate more volatile.

Money laundering involves three distinct processes, namely

- 1). Placement: This is the very first stage in which the proceeds of crime are injected into the formal financial system.
- 2). Layering : In the second stage, the money which is injected in the financial system is spread or moved over the various transactions in different accounts and different countries, thereby it becomes difficult to trace the source and origin of money.
- 3). Integration : In the last stage, money enters the financial system in such a way that original association with the crime is sought to be obliterated so that the money can then be used by the offender or person receiving as clean money.

There are various methods of laundering illegal money;

1. Creating Shell and Bogus companies.
2. Investing in Real estate estate i.e. buying a land for money and then selling it making the profits legal by paying tax on such profit.
3. Cash smuggling, transferring money to Swiss Bank.
4. Hawala transactions.

If left unchecked money laundering can destroy the nation's economy via changing the demand and supply of cash. It also affects the interest rate, exchange rates by making it volatile.



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DEVILS OF INDIAN ECONOMY

Introduction

Money is empowering but at what cost? These days, People can stoop to any level in order to get their hands on the money. While stealing, snatching and cheating happens on small scale, there are yet other sets of scams that are associated with thousand of crores. Yes, this huge figure does exist in reality even though it sounds unbelievable. Sadly, India has been listed as one of the most corrupt countries of the world.

1. Harshad Mehta Scam :

This Scam was Possible by investing money from the banking sector into stock market. Harshad Mehta was a stock broker. For Speculative purpose he was always in short of money. For Speculation purpose it was very difficult to borrow money from the market. He found out the loopholes in the banking system and with the connivance of the bank officers, he was able to divert the money from the banking sector to the stock exchange. As per an estimate he had raised Rs.4,000 Crores in the fraudulent manner. At that time, he was considered the king in the stock market. When this scam was brought out in the light, it placed a question mark on the economic reforms and liberalization in India. Stock market of India was placed in recession. Consequently, the investors lost crores of their rupees. Strict laws were implemented related to stock market its closeness with the banking sector.

2. Ketan Parekh Scam :

Ketan Parekh was also a stock broker in the stock exchange. It is said that he had taken training from Harshad Mehta. This scam was worth RS.1, 500 Crores. Instead of nationalized bank, Ketan Parekh made co-operative banks his target. The control of the co-Operative sector of the concerned state was with the Reserve Bank of India. Ketan Parekh took the disadvantage of the gap between the two. He Purchased shares at low rates and speculated, then in the stock market and brought the prices of certain shares to very big heights. He mortgaged the same shares in the co-operative banks and obtained loan against them. He did the same thing with other companies also. When the artificial boom of the shares tumbled down, then all the loans of these banks were turned into its Non-Performing Assets. This led to great recession in the stock market. The prices of the shares reached the bottom. In the history of Bombay Stock Exchange (BSE), it plummeted to more than 900 points in a day for the first time. The share investors and co-operative banks lost crores of rupees. This led to the systematic derivatives market establishing

3. Ramalinga Raju-Satyam Scam :

Satyam scam was a notable and most learning episode in the corporate sector of India. Satyam had emerged as a very prestigious software company. It considered on the level of Tata Consultancy Services (TCS), Infosys, Wipro etc. The Founder of the company B. Ramalinga Raju tampered with the Expenses of the company in order to hide his failure and inefficiency and to take its personal disadvantage. It involves forgery and fraud. Raju got wrong entries posted in the books of accounts and very high bank balance and assets were shown. Due to this, Raju was able to misguide the Securities Exchange Board of India (SEBI) and other people. He siphoned off crore rupees family members. As per an estimate, the scam involved more than Rs.8,000 crores.



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4. Subrata Roy, Sahara Scam :

Sahara Group chairman Subrata Roy and Vijay Mallya had a lot in common. Both successful businessmen had a passion for Sports. The two also had their own IPL teams. Sahara Pune Warriors and Royal Challengers Bangalore (After Resigning as the chief of the UB Group Mallya is technically not the owner of RCB). In fact, the duo jointly owns the Sahara Force India Formula 1 team. Sahara Group was accused of failing to refund over Rs.20,000 crores to its more than 30 Million small investors which it collected through two unlisted companies of Sahara. In 2011, SEBI ordered Sahara to refund this amount with interest to the investors, as the issue was not in compliance with the requirements applicable to the public offerings of securities. Roy was arrested on 28 February, 2014 and still remains behind bars as an under-trial. His Proposal to settlement of the matter was rejected by the court and SEBI.



5. A. Raja- 2G Spectrum Scam :

This scam surfaced when it was revealed that the government, in 2008, had undercharged mobile telephone companies for frequency allocation licenses. These licenses are used to create 2G Spectrum subscription for cell phones. The comptroller and Auditor General of India stated that the difference between money collected and that mandated to be collected was Rs.1.76 trillion. In February 2012, the supreme court of India declared the allotment of spectrum as "unconstitutional and arbitrary" and cancelled the 122 I



6. Abdul Karim- Stamp Paper Scam/Telgi Scam :

Abdul karim Telgi from Belgaum in Karnataka is the main accused in the major telgi scam which is worth more than 43,000 Crores. The scam involved the printing and circulation of duplicate stamp papers. The Telgi scam also involved senior police officials and politicians who have aided Abdul Karim Telgi to develop this multi crores business. In the year 2003, Abdul Karim Telgi started printing fake stamp paper and also along with this appointed nearly 300 agents for selling the duplicate stamp papers to bulk purchasers like banks, financial institutions, insurance companies and share broking firms. The Indian economy was very badly affected by the telgi scam which was spread across 72 towns and 18 states in a very short span of ten years. Many states especially more of south Indian states have been very badly affected by the telgi scam due to loss of huge revenues.



7. Kingfisher Airline-Vijay Mallaya :

Once called the "King of Good Times" due to his extravagant lifestyle, Mallya and his companies have been embroiled in financial scandals, and controversies since 2012. Mallya left India on 2 March 2016 after saying he wanted to move to Britain to be closer to his children. A group of 17 Indian banks are trying to collect approximately ₹9,000 crore (US\$1.3 billion) in loans which Mallya has allegedly routed to gain 100% or a partial stake in about 40 companies across the world. Several agencies including the Income Tax Department and the Central Bureau of investigation are investigating Mallya for charges including financial fraud and money laundering. On 18 April 2017, Mallya was arrested by the UK Metropolitan Police extradition unit





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"on behalf of the Indian authorities in relation to accusations of fraud", and was released on bail pending further consideration of the case. On 9 May 2017, the Supreme Court of India found Mallya guilty of Contempt of Court and summoned him to appear on 10 July. When he failed to appear, the Supreme Court said the contempt case would only proceed further after he is produced before the court. Mallya dismissed the proceedings against him. He said "I have done absolutely nothing wrong." Mallya was arrested as part of a money-laundering case in London and was released on bail. Vijay Mallya has to pay dues to 13 banks namely- SBI, BOB, Corporation Bank, Federal Bank Ltd, IDBI Bank, Indian Overseas Bank, J&K Bank, Punjab and Sind Bank, PNB, State Bank of Mysore, UCO Bank, UBI and JM Financial Asset Reconstruction Co. Pvt Ltd.

8. Nirav Modi-PNB Scam :

On Valentine's Day, Punjab National Bank(PNB) disclosed a Rs 11,000 crore fraud allegedly by one of the country's richest men, diamond merchant Nirav Modi PNB's shares plunged on the news, dragging down other lenders when it said the scam may extend to multiple banks. With several questions still unanswered, PNB has alleged that the fraud was led by Modi, a jeweller who's No. 85 on Forbes's 2017 list of India's richest people. It is alleged that Modi was helped by a former PNB employee, Gokulnath Shetty, who was a deputy general manager in the foreign-exchange department in one of its branches in Mumbai. The Modis and their relative Mehul Choksi and companies linked with them colluded with Shetty to pull off the heist. The bank claims they used fake PNB guarantees worth Rs 11,000 crore to obtain loans from overseas branches of Indian banks. The fraud allegedly dates back to 2011. Between then and January 2017, Shetty issued several fake PNB letters of undertaking— without any collateral—for Modi. The bank claims they then bypassed the lender's internal messaging system in order to avoid detection, and placed instructions via the Swift global payment system asking overseas branches of Indian banks to fork out the cash as loans.



Conclusion :

The security scams and the financial scandals which have been discussed above involve thousands of crores of money which either belongs to small investors, the government or cooperative banks. The offenders have comprehensive knowledge about the working of the system and know how to manipulate the system to benefit from it. But such benefits to some individuals come at the cost of loss of lakhs of rupees to millions of investors or the government.

It is clearly evident from the aforementioned cases that the occurrence and re-occurrence of such scams can only be attributed to the weak financial regulations and a failure of corporate governance in finance.



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OSTEOPOROSIS (A Silent Killer)

Introduction

Health of a human being depends upon the physical activity of the human body, which depend upon the ultimate health of the bones.

Simply it means healthy bones are equal to healthy body.

Bones health is measured by BMD (Bone Minerals Density), there are 270 bones at the time of birth while it will be of 206 in the mature young adult. Bone density get weaker with ageing and condition of weakening bones is termed osteoporosis and it's the leading cause of easy fractures in bones.

Osteoporosis causes 8.9 millions fractures yearly worldwide. At every three minutes one osteoporosis fracture is taking place all over the world. In Europe and US 75 million peoples are affected by osteoporosis.

Osteoporosis is the most common cause among all the causes which leads to disability in humans.

Ladies are more prone to have this problem. Post menopausal osteoporosis is due to hormonal imbalance and the most common among all the varieties of osteoporosis. Others are due to some medicines, diseases, smoking, alcohol, lack of physical activity, unhealthy foods, hyperparathyroidism, multiple myeloma etc....

Regular screening after 40 year in ladies and 50 years in gents is required to diagnose this silent killer "osteoporosis". Consult your orthopaedic surgeon get X-ray and BMD like investigation to treat accordingly.

Unfortunately osteoporosis has no symptoms so the high index of suspicious is mandatory to catch in early state. Once you diagnose with it the medical management is smooth.



Dr. Umang Shihora

MS (Ortho, Joint Replacement Surgeon),
N M Virani Wockhardt Hospitals,
Rajkot.

Normal bone



**Bone with
Osteoporosis**





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Humour Corner





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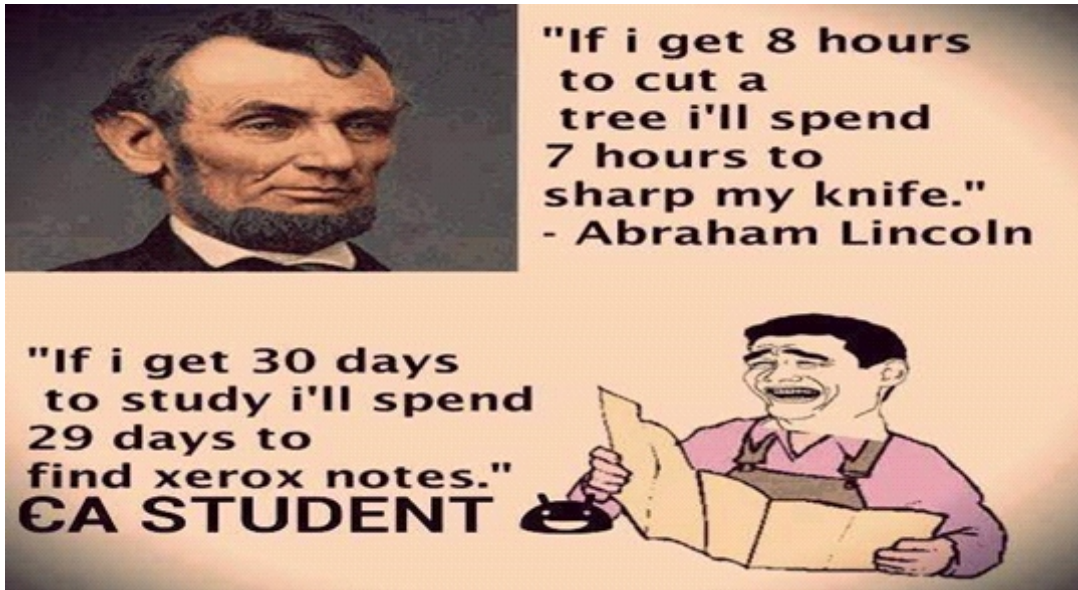
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By Abhi Jivani



By Manan Gokani





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Free-style Mandala (Eifel Tower)

By Tanvi Mota



Snap Shot of Flower

By Dhruvi Chavda





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Chandrayaan - 2 "A Hope" by Mr. Hardik Ranpara

गुरूर है उसको इतना अपने आप पर, कदम भी नसीब नहीं होने दिया
अाज इतनी मशकत करने केेे बावजूद भी...!
नजराना उनका अच्छा लगा, वैसे प्रयास हमारा भी बुरा ना था...!
नजदीक इतना होने पर भी गुमान ऐसा कर गए, अाज नहीं तो कल सही कामयाब तो हम भी होके दिखाएंगे...!
दूरी इतनी होने पर भी जरासा दूर हमको रख दिया, इस बार खाली हाथ लौटे हैं हर बार थोड़ी न खाली जायेंगे...!
नखरे उनके भी कमाल है आज छूने से भी नकारा है, वो चाँद है तो क्या हुवा हम भी आशिक पुराने है...!
गुज़र गया वो लम्हा जब टूटे सारे हिंदुस्तानी केेे दिल, पर याद रहेगा हर एक पल जब मँझर हम भी वहां बनाएंगे...!
खुद भले ही इतना रौशन हो तुम, पर याद रखना एक दिन शम्मा हम भी वहां जलाएंगे...
एक दिन शम्मा हम भी वहां जलाएंगे...!

Poem For Result by Mr. Sunil Jadav

રીઝલ્ટ આવી ગયું, હા મારુ રીઝલ્ટ આવી ગયું

ધર માં એક ખુશી ફેલાઈ ગઈ,
મારુ રીઝલ્ટ જોયું ને દિવાળી આવી ગઈ,
દરેક ના ચેહરા ક્વર વગર વાલ થઈ ગયા જાણે હોળી આવી ગઈ.
કારણ મારુ રીઝલ્ટ આવી ગયું.....

સરે કીધું કે CS કરજે તું,
પપ્પાએ કીધું કે B.com કરજે તું,
ભાઈ એ કીધું કે BBA કરજે તું,
અંતે સાચું તો મમ્મી એ સાચું કીધું,
બેટા જે તને ગમે તે કરજે તું,
કારણ મારુ રીઝલ્ટ આવી ગયું.....

મને હતું કે કંઈક અલગ કરવું છે,
કોઈ ન ભણે તેવું ભણવું છે,
લોકો રાતે સુવે પણ મારે જાગવું છે,
ટાઈમ ટેબલ ગુલામ બનાવે મારે ગુલામ બનવું છે,
ભલે જંગલ મા રેહવું પણ સિંહ થાવું છે,
આવી અનેક વાતો સાંભળી લીધી,
અંતે નક્કી કરિયું કે CA કરવું છે
કારણ મારુ રીઝલ્ટ આવી ગયું...

મારા બાળપણ ની રમતો માં અંત આવી ગયો , અચાનક જીવન માં સ્પીડ બ્રેકર આવી ગયો,
આખો દિવસ ભણી ભણી ને થાકી જવાય છે,
આ મારી વાત ન કેવી હોય તો પણ કેહવાય જાય છે,
અપેક્ષા છે કે ઉજવળ બનશે ભવિષ્ય મારુ,
દરેક સપનુ સાચુ થશે મારુ,
આવા અનેક વિચાર માં ખોવાય જાવ છું,
અંતે ખબર પડી કે ભણાતર જ ભવિષ્ય છે મારું
અને વાંચવા બેસી જાવ છું,
કારણ મારુ રિઝલ્ટ આવું ગયું...

(Above article was also published in Gujarat samachar daily newspaper on _____)



OCTOBER
2019

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SNAPSHOT OF PAST EVENTS & ACTIVITIES

Interactive session on awareness and query resolutions on self service portal (SSP) on 1st September 2019.



Teacher's day Celebration it hosting full fledged worthy program my teacher - torch bearer of my life organised by own bos, ICAI on 5th September 2019





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SNAPSHOT OF PAST EVENTS & ACTIVITIES

Health seminar on world physical therapy day jointly organised by rajkot branch of wicasa and rajkot branch of wirc on 8th September 2019





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