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THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(SET UP BY AN ACT OF PARLIAMENT)

GOA BRANCH OF WICASA OF WIRC OF ICAI

Monthly Newsletter



MindSparks

ASPIRE, TOIL, ACHIEVE

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to WICASA
Newsletter?

Send in your
technical or student
life related articles to
mindspark@goa-icai.org
along with your
photo and brief
profile.

FROM THE DESK OF THE WICASA CHAIRPERSON

Dear Students,

Wish you all a Happy and a Successful new year 2023!

To give a round-up of activities during the month of December, We at WICASA organized yet another series of Career Counselling Programmes at different schools, like Don Bosco, Rosary and Mushtifund High schools at Panjim, Holy Spirit and Bhatikar model High schools at Margao, Shiksha Sadan at Priol, V.D and S.D Wagle school at Mangueshi and Govt High school at Usgao. I am sure with the constant awareness of CA course across the Goan Schools, the Goa Branch is going to get many more quality CA students in the times to come and eventually more Chartered Accountants for the country.

Apart from the awareness programmes for the goan students in general, WICASA Goa had also organized a workshop on Effective English Speaking for the existing CA students, in order to help them develop a confident personality which would enable them to work anywhere in the world. Also from 10th to 30th December, Wicasa Goa conducted an Orientation Course for the fresh CA Students who have already decided to join the course.

Further, it was very good to see a better response of Goan CA Students, who could attend our second Industrial Visit of the year at GOA DAIRY, at Curti, Ponda. Here the students interacted with the Goa Dairy representatives as well as the Management committee of Goa Branch and gathered the knowledge of Dairy Business, which certainly must have not only help them in applying their academic knowledge of CA course, but also must have got an opportunity to understand in detail, one of the important function of our state government, to provide us with, regular supply of Milk which is our day to day necessity.

Well, the month of January happens to be, the most awaited month for CA Students, as they are eager to know their results for November examinations which are declared therein.

Friends soon the results would be out! Some would Qualify and enter into a new phase of their life where they have to compete everyday to remain where they are. For others after passing this examinations, they would have to start preparing for their next stage of examinations, in their journey of becoming CA.

Whereas for those who may not clear this time, will have to look back on what fell short and start preparing for the next attempt with a new improved plan. In all it's an continuous process for all of us to keep putting in efforts, in whichever stage we are, with a single objective to do better every time, without thinking about the current outcome. So my advise to all the students is that, "do not get stuck in the moment of Success or Failure whichever the case may be, as they both are temporary. Permanent is only hard work which is necessary throughout, to lead a successful life whether or not we achieve what we plan"

Regards,
CAMILIND SHIRODKAR
CHAIRMAN, WICASA GOA



CA. Milind Shirodkar



OPPORTUNITIES FOR NEWLY QUALIFIED CHARTERED ACCOUNTANTS

WHAT COMES NEXT?

Soon after the CA Final results are announced, the next question on the minds of those who have cleared the exam is, "What comes next?"

Chartered Accountancy is a dream course that opens the door to a myriad of employment opportunities. The options in this course are virtually limitless, and they may be tailored to match your interests, standards, and earnings. After becoming a Chartered Accountant, one generally either starts their own practice or works for a corporation. A CA can be appointed to various job profiles, ranging from auditing and taxation to investment and finance, owing to their specialist understanding in multiple fields.



CA Tanvi Parekh

Post qualifications, newly qualified Chartered Accountants usually have a dilemma either to Enter Practice or Join Industry. The top 7 career fields are internal audit, tax audit, statutory audit, finance controller, forensic auditing, management consulting, and treasury. Apart from the above there are other opportunities for a qualified Chartered Accountant.

In this article, I have listed out a few options available to a CA after clearing the final examinations





Corporates: With digital India and the growing economy, the industrial sector is growing at a rapid pace. Be it start ups, MSMEs or MNCs, the scope for CAs is increasing. Some conventional profiles for CA's in the corporate sector are Finance & Accounts, Corporate Finance, Internal Audit, Book-Keeping, Treasury, Restructuring, Business Development, etc. Remuneration in corporate Sector in different industries is widely different. Your role in a company has huge growth potential. The people who are at the post of CFO in MNC's or local companies are getting remuneration in Crores yearly.



Big 4 and other big firms: The big four are the 4 Largest professional consultancy firms in the world, namely Deloitte, EY, PWC and KPMG. These are the firms/companies that basically control the world of corporate finances, legal and auditing services. The work culture in Big 4s and other similar firms is very demanding. However the exposure level and grooming you get at the end of it, is unmatched. Client handling, managing different people, travelling different locations, strict deadlines, ample opportunities to learn many things are those areas which are unique in case of such firms. It gives you a good opportunity to travel as well, as it includes national and international audit locations. There are various departments in such companies, which includes Tax advisory and compliances, Risk Advisory services, Audit and assurance, etc.



Practice: It is a dream of many CA aspirants to start their own practice. Most of us, have done articleship in some CA firm, and looked up to our Principal, and imagined ourselves in their place. It's not an easy task. It takes years to build a sustainable practice. But it is worth it. Other than the traditional services provided, like tax filings, internal audits, statutory audits and book keeping, there are other fields a CA can explore. Management consultancy, valuation, independent experts, loan syndication, special audits, RERA consultancy, legal compliances, Forensic audits, the list is endless. Due to the ever changing laws and regulations, it is imperative to continuously update your knowledge, enhance your skills, and build a good team to stay on top of the game.



Banking Sector: Many Nationalised and Private Banks are hiring Chartered Accountants especially in corporate banking as relationship managers, Credit Analyst, Treasury management, etc. All jobs require different kinds of skills. As a relationship manager, you will require to interact with your clients. It helps improve your communication skills. As a Credit Analyst, you are required to perform more of a desk job, where you analyse whether the organisations are eligible for the various loans and other facilities.



Government Jobs: Qualified Chartered accountants have tons of government jobs options. The roles in government jobs after CA are as treasury manager, accountant, manager, auditor, etc. Many public sector organisations such as rural regional banks, life insurance corporations of India, public sector banks, etc. open such roles for CAs. Further, CAs can also get job in the Income tax department, Commercial tax department, CAG jobs, railways, etc. Such jobs provide financial as well as job security.



Wealth Management: A wealth manager is a type known as a financial consultant who focuses on providing wealth management services to high-net-worth customers. The responsibilities of a wealth manager, however, go far beyond just providing financial advice. Private wealth management



jobs can involve financial planning and investment management, as well as accounting and tax services, retirement programs, and estate planning and implementation. Individuals in the Wealth Manager career mainly



work with wealthy clients who have a lot of investable assets. The wealth manager's Job is to assist customers in defining their goals and creating a financial strategy to achieve those.

Teaching: Teaching is a noble profession. It's not only financially rewarding, but also provides you with a sense of satisfaction, and great reputation. CA Parveen Sharma, CA Bhanwar Borana, Sanjay Saraf, are few of my personal favourites. One can take up teaching jobs in educational institutions, commerce graduation coaching classes, certain post-graduation institutes, ICAI, CA coaching institutes or even YouTube. Also, this need not even be a full-time thing. You can visit institutes as a guest lecturer as well. You may get into academics along with your job/practice. The job satisfaction in this sector is tremendous.



Stock market : We CAs, are naturally good with numbers and valuations. This knowledge, helps us understand the movement of the markets and makes us informed participants of the stock market. Being a Chartered Accountant will make sure that the basics required to understand the working of stock market are intact. Hence, you see so many Chartered Accountants working as portfolio managers or investment bankers or managing mutual funds. They are private investors and traders as well. The subjects covered in the CA curriculum are so vast that it helps in understanding the complex functioning of the stock market. Rakesh Jhunjhunwala, the Big Bull of Indian stock market, was also a Chartered Accountant. CA Rachana Ranade, is another famous personality, who has made her career out of the stock market knowledge. She has her own consultancy firm, as well as takes courses on the stock market.



Business: Some of us might have interests other than chartered accountancy as well. Our course is diverse and provides knowledge of all the financial, accounting and technical aspects of a business. That's the reason many Chartered Accountants decide to start their business after completing the course and become successful. In India, there are many prominent people who are successful businessmen, like Kumar Mangalam Birla and Motilal Oswal. Entrepreneurship is both the toughest and easiest path to success. CAs understand the importance of money in the business and know how it works. They have analytical skills. We are experts at other fields like taxation laws, auditing, and commercial laws. And of course, the discipline that comes along with the course. All these factors, aid CAs in becoming successful businessmen.



Further Education: To enhance your knowledge, CAs can get into various institutes and do various courses. MBA, Certificate programmes, Diplomas, CPA, CIMA, CFA. The list is endless. Even our institute provides various courses which can enhance your skills. You can find all this on the ICAI website. The pressure we face under CA examinations, gives us an added advantage while appearing for other competitive examinations like CAT and UPSC. Studying abroad, can also be considered as an option.

Working abroad: Opportunities outside India Chartered Accountants have great demand in African Countries, UAE countries, Singapore, United Kingdom, Australia, New Zealand, Thailand, Malaysia. Institute Of Chartered Accountants has signed various MOUs with countries which recognizes the Indian CA degree. With the broad objective of the Institute to expand the opportunities for professionals in the foreign jurisdiction, the Institute has a global presence in 36 overseas chapters and 17 representative offices across the globe. The ICAI has also started the Overseas placement drive. These countries are more towards corporate employment rather than individual practice, except in UAE where Indian Firms in the country hire CAs for their audit works and VAT related jobs.





Chartered accountancy is a very extensive course. It's not only the plethora of knowledge the course provides, but also the mindset we emerge with. Three qualities, determination, persistence and patience, along with application of the right techniques is what helps us succeed. It teaches us that there is no substitute to hard work. These are life lessons, which will help you no matter what field you choose post Chartered Accountancy.

Hard work, talent, luck, opportunities, contacts, location, field of interest and 'being at the right place at the right time'. All this will play a very significant role in your career. Do something that interests you. A job or practice is something that you will be doing day in and day out. If you enjoy what you are doing, it will be easier to grow. Opportunities are endless. You choose what suits you best.

All the best for your results!



NATIONAL SAVINGS CERTIFICATES (NSC)

Introduction:

National Savings Certificate is a fixed income investment scheme that you can open easily with any post office. It is a savings bond scheme that encourages subscribers primarily small to mid-income investors to invest while saving on Income tax under Section 80C.

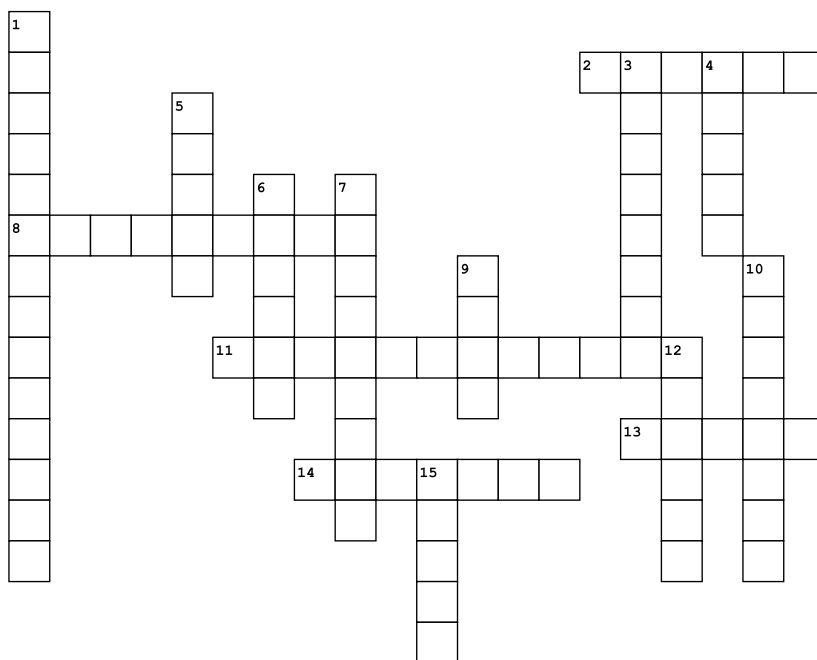
Features of NSC

- 1. Interest payment:** The certificates earn an annual fixed interest, which is currently at a rate of 6.8% per annum, at semi-annual rests, i.e., Interest is provided on NSC every six months or twice a year, unlike PPF, where interest is provided only once every year.
- 2. Maturity period:** The maturity period for NSC is 5 years from Date of Investment.
- 3. Tax Deduction and Taxability of Interest:** Principal Amount invested in NSC qualifies for deduction u/s 80C, subject to a maximum deduction of 1,50,000. Interest on NSC is taxable under the head "Income from Other Sources". However, the interest so earned from year 1 to 4 is deemed to be reinvested in the same NSC, and deduction u/s 80C is available on the interest accrued on NSC from year 1 to 4. Interest earned in year 5 is called terminal interest, and no deduction is available u/s 80C on such terminal interest.
- 4. Investment Flexibility:** You can invest as small as Rs. 100 as an initial investment with no maximum limit. There is also no age limit on investments under NSC and as such, it can even be bought in the name of a minor.
- 5. Loan Collateral:** NSC certificates are accepted as collateral or security for secured loans in Banks and NBFCs. In such a case, a transfer stamp is put on the certificate and transferred to the bank while disbursing loans.
- 6. Corpus on Maturity:** The investor will receive the entire corpus value on maturity. As there is no TDS on NSC pay-outs, the subscriber should pay the applicable tax on it while filing his Income tax returns or paying his advance tax.
- 7. Premature Withdrawal:** Generally, one cannot exit the scheme early except on the death of investor, or on a court order, or on forfeiture by a pledgee who is a Gazetted Government Officer for it.



Parth Prakash Prabhu Shastri
SRN: WRO0121279

DECEMBER CROSSWORD



Yugma Munshi
CA Final Student

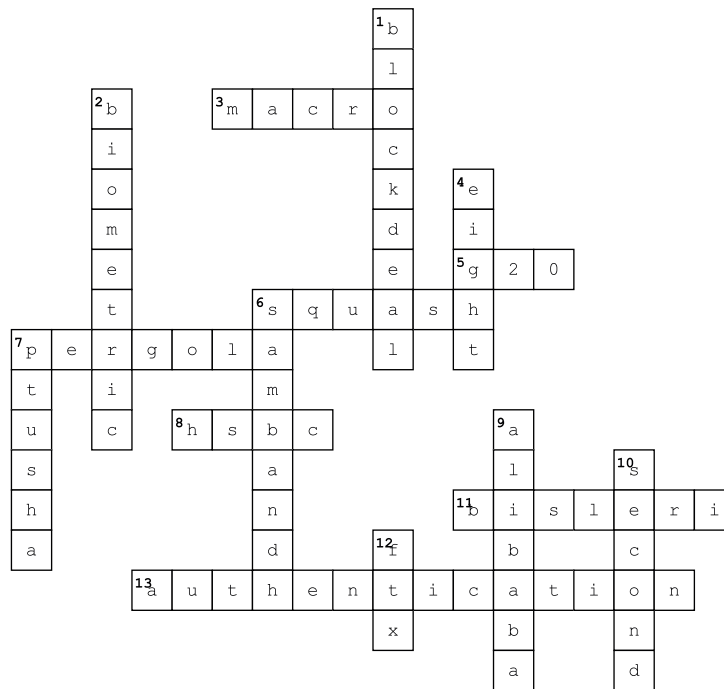
Across

2. In excel, this financial function returns the effective annual interest rate.
8. It is an underwriting in which two or more agencies or underwriters temporarily come together to jointly underwrite an issue.
11. Form 10F is required to be filled by this class of persons who receive payments from India but do not possess PAN. This form helps them to avoid TDS on the payments accrued or received in India.
13. A social custom that prevents people from doing or talking about something.
14. Public Credit Registry (PCR), created by the Reserve Bank of India, is a public digital registry to capture and store the financial information of borrowers in India. The first PCR was established in this country.

Down

1. What does the letter "R" stand for in SARFAESI & CERSAI?
3. This Company announced its full ownership separation from PhonePe digital payments platforms.
4. CERSAI is a government company licensed under this section of the Companies Act, 2013.
5. This is India's first Credit Information Company.
6. This type of Exchange Traded Fund (ETF) uses a rules-based system for selecting investments to be included in the fund portfolio. This ETF benchmarks itself to a particular index, say the Nifty 50.
7. This type of Exchange Traded Fund (ETF) will borrow money to invest more in the index or invest in options and futures to amplify the returns of an underlying index. These are created to deliver a greater return than the returns from holding long or short positions in a regular ETF.
9. The type of banking where banks operate only from a single branch.
10. Mr. Venugopal Dhoot, Group Chairman of this company has been arrested by CBI for allegedly bribing ICICI Bank officials to secure loans of appx Rs. 2000 crores. He is accused of investing in a company owned by the spouse of the then managing director and chief executive of ICICI Bank.
12. The type of banking carried out by non-bank financial intermediaries which provide services similar to those of traditional commercial banks.
15. Name of a large, highly poisonous African snake.

NOVEMBER CROSSWORD ANSWER KEY



Across

3. In excel, if one intends to repeat an action or set of actions that can run as many times as one may want. One can record and automate tasks.
5. By passing of gavel in the Bali summit of this intergovernmental forum for 2022, India will assume the presidency of this forum from 1st December 2022 till 30th November 2023. The Prime minister of India will be the incumbent Chairman.
6. In recent events, under this sport, Saurav Ghoshal and Ramit Tandon secured first-ever gold in Asian Team Championships.
7. Another word for an arched structure forming a framework for climbing plants.
8. First bank to introduce ATM.
11. This brand has been proposed for acquisition by TATA Consumer for 7000 crores. This brand is owned by Ramesh Chauhan.
13. In computer terminology this term is used for verification of a login name and password.

Down

1. It is defined as a trade wherein more than 500,000 shares or shares worth a value exceeding Rs. 5 Crores, of a particular company listed on the exchange, are traded.
2. This form of ATM card is generally issued for illiterates, old or sick persons.
4. Earth's population touched *dash* billion on 15th November 2022.
6. Name of MSME Public Procurement Portal.
7. This Indian track and field women athlete is set to become the first women president of the Indian Olympic Association.
9. This group is to sell its 26.29 crore shares worth \$193 million of Zomato.
10. With E-sports gaining popularity in India, India now has *dash* the highest number of gamers in the world. The current number of players is 396.4 million, which is predicted to increase on yearly basis.
12. This crypto currency exchange collapsed recently and filed for bankruptcy. It was founded by Sam Bankman-Fried & Gary Wang.



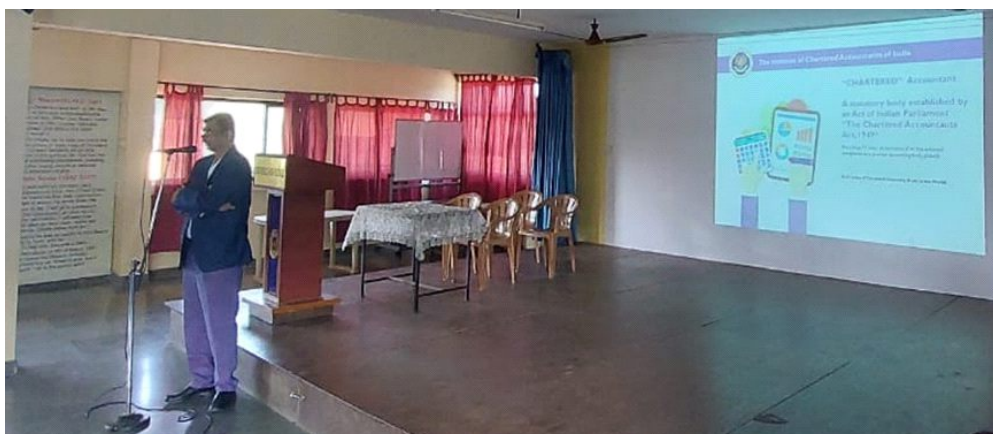
Activities of Goa Branch of WICASA of WIRC of ICAI

Sr. No.	Date	Programme	Speakers
1	1.12.2022	Goa Branch of WICASA organized Career Counselling Programme at Don Bosco School, Panaji, Goa	CA. Rajesh Chheda
2	2.12.2022	Goa Branch of WICASA organized Career Counselling Programme at Holy Spirit Institute, Margao, Goa	CA. Venkataraman Saripalle
3	5.12.2022	Goa Branch of WICASA organized Career Counselling Programme at Bhatikar Model High School, Margao, Goa	CA. Venkataraman Saripalle
4	8.12.2022	Goa Branch of WICASA organized Career Counselling Programme at Shiksha Sadan, Priol, Ponda Goa	CA. Saish Naik
5	10.12.2022	Goa Branch of WICASA organized Industrial Visit for CA Students at Goa Dairy, Curti, Ponda, Goa	
6	10.12.2022 -30.12.2022	Goa Branch of WICASA organized Orientation Course for CA Students	
7	14.12.2022	Goa Branch of WICASA organized Career Counselling Programme at Government High School, Usgao, Ponda, Goa	CA. Saish Naik
8	14.12.2022	Goa Branch of WICASA organized Career Counselling Programme at V. D. & S. V. Wagle High School, Iangeshi, Goa	CA. Saish Naik
9	17.12.2022	Goa Branch of WICASA organized Career Counselling Programme at Mushtifund High School, Panaji, Goa	CA. Janvi Shah
10	17.12.2022	Goa Branch of WICASA organized Career Counselling Programme at Rosary High School, Panaji, Goa	CA. Janvi Shah
11	23.12.2022	Goa Branch of WICASA organized Workshop on Effective English Speaking for CA Students	Mrs. Mancy Shah
12	23.12.2022	Goa Branch of WICASA distributed literacy material to Students of Popular High School, Goa Velha	CA. Gaurav Kenkre



Sr. No.	Date	Programme	Speakers
13	29.12.2022	Goa Branch of WICASA organized Talk on Ethics for CA Students	CA. Kavita Bhosale
14	29.12.2022	Goa Branch of WICASA organized Debate Competition for CA Students	CA. Kavita Bhosale

Career Counselling Programme at Don Bosco School, Panaji, Goa held on 1.12.2022





**Career Counselling Programme at Holy Spirit Institute,
Margao, Goa held on 2.12.2022**



**Career Counselling Programme at Bhatikar Model High School,
Margao, Goa held on 5.12.2022**



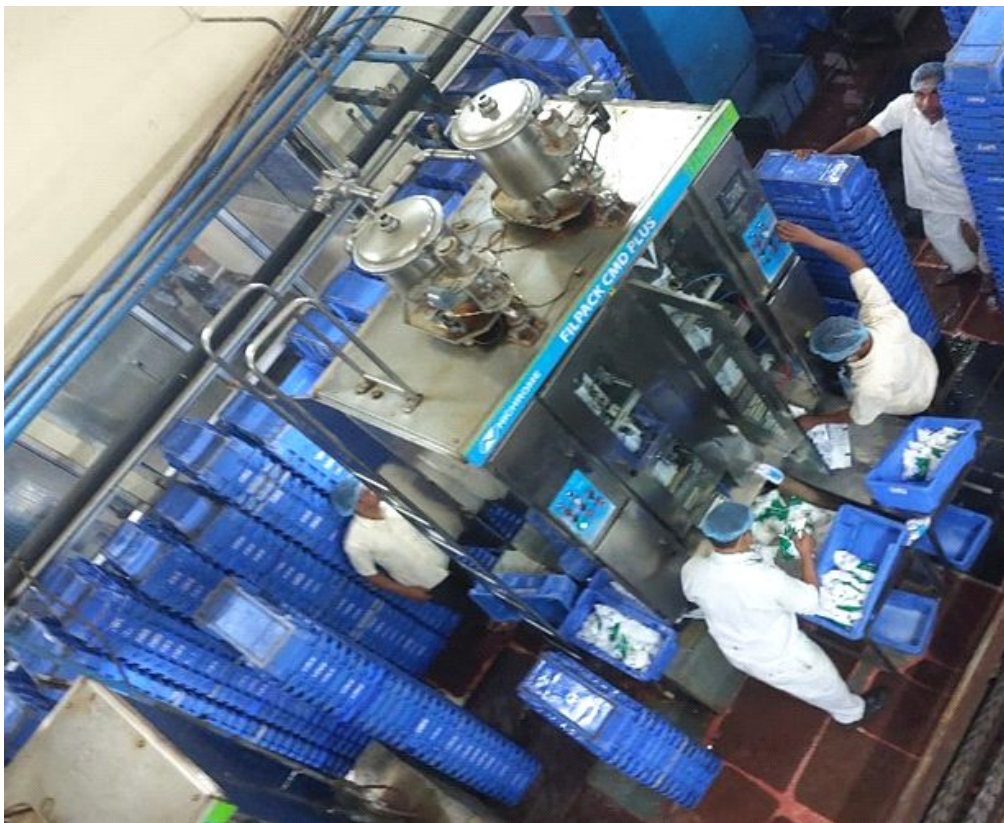


**Career Counselling Programme at Shiksha Sadan, Priol, Ponda Goa
held on 8.12.2022**





**Industrial visit for CA Students at Goa Dairy, Curti, Ponda, Goa
held on 10.12.2022**





**Orientation Course for CA Students
held on 10.12.2022 -30.12.2022**





Virtual Meeting on “Intricacies in GST Annual Returns and filings” held on 10.12.2022

Virtual Meeting on "Intricacies in GST Annual Re... - Shared screen with speaker view



Meeting with SGST Commissioner Mr. Sarpreet Singh Gill held on 16.11.2022

Statutory function & Mgmt report

- ❖ Taxpayers need not file annual return in FORM GSTR-9/9A for FY 2021-22 if their aggregate annual turnover is up to Rs. 2 crores. (If 9 not filed, 9C not required). GSTR 9C optional upto Rs. 5 cr.
- ❖ From FY 2020-21 GSTR 9C need not have CA/CMA attestation, i.e. it is similar to a management report.
- ❖ Requirement of Management Representation Letter now to safeguard the CA/CMA is not required although in case of large entities can be obtained as a best practice.
- ❖ Part B – Qualifications also are no more part of the Form GSTR 9C
- ❖ Management report may consist of the following:
 - ❖ Reconciliations – Outward, Inward & RCM – birds eye view
 - ❖ Reasons for variance



Career Counselling Programme at V. D. & S. V. Wagle High School, Iangeshi, Goa held on 14.12.2022





Career Counselling Programme at Government High School, Usgao, Ponda, Goa held on 14.12.2022





**Career Counselling Programme at Mushtifund High School, Panaji, Goa
held on 17.12.2022**



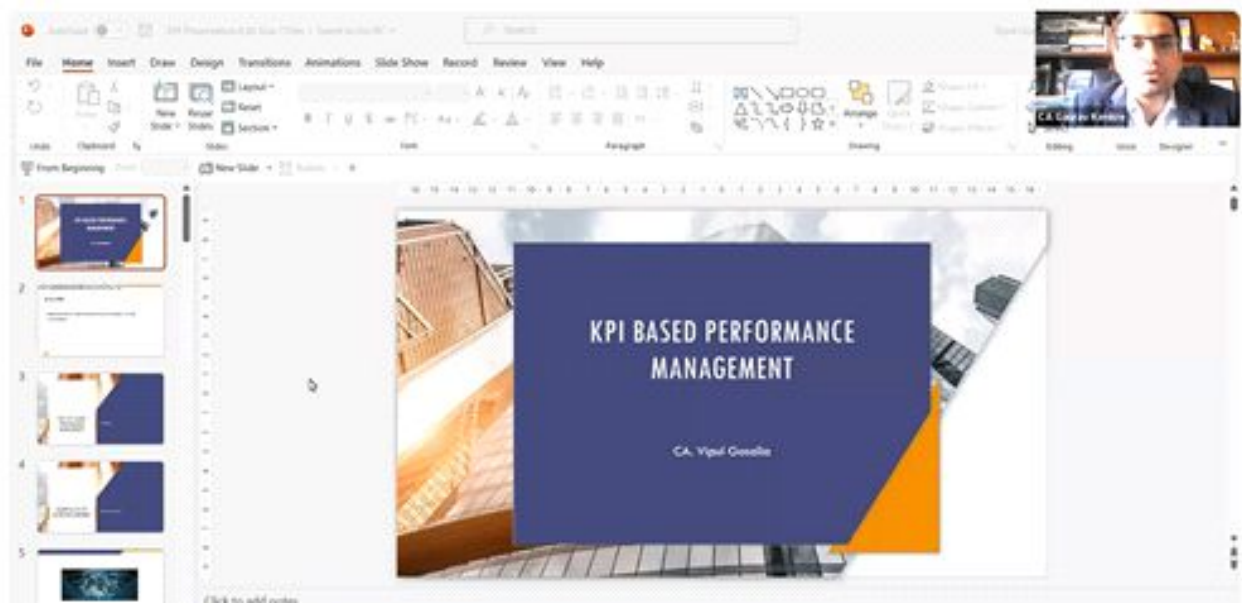


**Career Counselling Programme at Rosary High School,
Panaji, Goa held on 17.12.2022**





**Virtual Meeting on KPI based Performance Management for Daily,
Weekly and Monthly held on 17.12.2022**





**Distributed literacy material to Students of Popular High School
Goa Velha held on 23.12.2022**





Talk on Ethics for CA Students held on 29.12.2022





Debate Competition for CA Students held on 29.12.2022

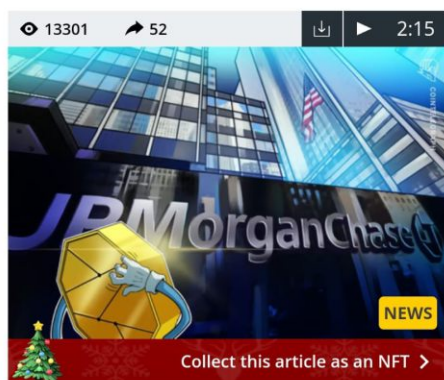




NEWS UPDATES

Crypto is a nonexistent asset for big institutional investors — JPMorgan exec

The asset class volatility still poses a challenge to money managers, noted JPMorgan's head of institutional portfolio strategy.



Big institutional investors are still largely staying away from the crypto market, as the asset class' volatility poses a challenge to money managers, Jared Gross, head of institutional portfolio strategy at JPMorgan Asset Management, told Bloomberg.

REGULATION

by Kevin Helms

Dec 19, 2022

Indian Government Updates Parliament on Cryptocurrency Bill and Investigations of Crypto Exchanges



The Crypto Revolution is Calling! Sign up to get cash back & Win 25K USD! Sign Up For Beta

The government of India has provided some updates on its cryptocurrency bill and investigations of crypto exchanges in Lok Sabha, the lower house of India's parliament. "Crypto assets are by definition borderless and require international collaboration to prevent regulatory arbitrage," said the minister of state in the Ministry of Finance.

Delhi leads India with the highest crypto adoption: CoinSwitch report

December 21, 2022 - Updated 08:39 pm IST

Jaipur tops tier-2 cities

BY BL BENGALURU BUREAU

0 COMMENTS SHARE



The nation's capital, Delhi, has the highest crypto adoption in India, measured in terms of value invested, an annual investor report by crypto investing platform CoinSwitch showed. Jaipur has the highest adoption among tier-2 cities.



Business

Defrost Finance Hacked in Attack Some Say May Have Been a Rug Pull

The total value of funds locked on the protocol had dropped to less \$93,000 on Sunday from about \$13 million, Defi Llama data shows.

By Sheldon Reback

Dec 26, 2022 at 3:20 a.m.

Updated Dec 27, 2022 at 7:56 p.m.



Home » Technology » News

«Back

Flipkart joins Polygon to launch Metaverse use cases in e-commerce space

During the festive sale, Flipkart also partnered with eDAO to launch a virtual shopping experience in the metaverse called Flipverse

Topics

Flipkart | Metaverse | e-commerce industry

IANs | Bengaluru Last Updated at December 02 2022 13:27 IST

SONY / TECH / VIRTUAL REALITY

Sony is getting into the metaverse with a new motion-tracking system / Mocopi is completely free of wires or base stations, allowing users to control a virtual reality avatar from any location.

By JESS WEATHERBED

Nov 30, 2022, 4:31 PM GMT+5:30





Telegram leverages blockchain to implement no-SIM signups

You can purchase an anonymous phone number for as little as \$16

BY PRANOB MEHROTRA PUBLISHED DEC 7, 2022



Sign up without a SIM-Card

Readers like you help support XDA Developers. When you make a purchase using links on our site, we may earn an affiliate commission. [Read More](#)

Telegram is betting big on blockchain tech to introduce new features. The messaging app recently gave users the option to purchase rare usernames by holding an auction on a new platform based on the TON blockchain. Now, it's introducing another interesting blockchain-backed feature that lets you sign-up for the service without a SIM card.

Policy

Brazil Central Bank Plans to Launch a CBDC in 2024

The central bank sees a digital currency as a way of increasing participation in the financial system.

By Camomile Shumba

Dec 13, 2022 at 10:47 p.m.

Updated Dec 13, 2022 at 11:08 p.m.

f in t e



Brazil (Agustin Diaz Gargiulo / Unsplash)

Alchemy Releases Web3 App Store to Streamline Dapp Access

Alchemy aims to build trust among developers and blockchain-curious users as they explore the space using one streamlined interface.

By Cam Thompson

Dec 6, 2022 at 7:30 p.m.

Updated Dec 6, 2022 at 9:52 p.m.

f in t e



Alchemy CEO Nikil Viswanathan (Pantera Summit 2019)

Indonesia central bank says digital rupiah currency can be used in metaverse

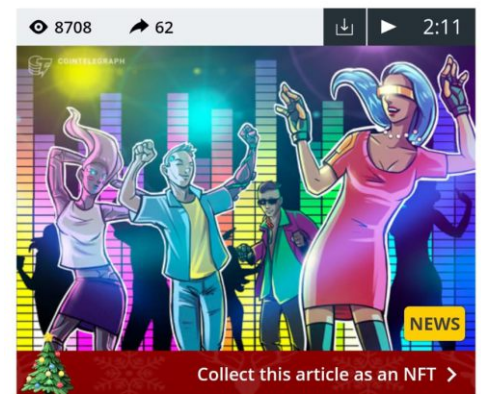
Reuters



A teller counts Indonesian rupiah bank notes at a money changer in Jakarta, Indonesia, October 14, 2022. REUTERS/Willy Kurniawan/Files

Warner Music, Polygon and LGND partner to launch Web3 music platform

The platform LGND Music is set to officially launch in January 2023, and will also include dance record label Spinnin' Records.



E-commerce and interactive platform builder LGND has announced a multiyear partnership with blockchain network developer Polygon and global entertainment company Warner Music Group to create a Web3 music platform called LGND Music.

MARKETS AND PRICES

by Kevin Helms

Dec 26, 2022

Indian Crypto Market Suffers Significantly – Experts Say Trading Volumes Unlikely to Recover Anytime Soon



Crypto trading volumes in India have plunged significantly this year. The FTX meltdown has exacerbated the problem, hurting "the sentiment across crypto tokens." Local crypto experts are not expecting a recovery in the near future "Unless something dramatic happens" in the upcoming Union Budget.



INDIA

G20 under India can make concrete progress in debt relief, crypto, climate finance: Gita Gopinath



India performing relatively well; Investment will be important engine of growth: IMF's Gita Gopinath

Synopsis

"We have a large number of low-income countries that are in debt distress. While we have the G-20 common framework to help with debt resolution, we absolutely need to improve the strength of the mechanism and to get much more timely resolution," Gita Gopinath said.

READ ON APP

Web3

Starbucks Launches Beta of Web3 'Odyssey' Loyalty Program

The test of the experiential program combines customer loyalty rewards with NFT collecting and other gamified elements.

By Rosie Perper

Dec 9, 2022 at 4:37 a.m.

Updated Dec 16, 2022 at 9:25 p.m.

Policy

Brazil's President Signs Crypto Regulations Into Law

Companies in the sector will have 180 days to adapt to the new rules.

By Rodrigo Tolotti

Dec 22, 2022 at 8:31 p.m.

Updated Dec 22, 2022 at 10:17 p.m.

f in

Ethereum Devs Plan to Enable Staked ETH Withdrawals by March 2023

Ethereum core developers have targeted spring for the network's upcoming Shanghai upgrade. But to get users their money, they may have to make some sacrifices.

By Sander Lutz

Dec 9, 2022

3 min read



Ethereum is the second-largest crypto asset by market cap.

Policy

India Looks to Coordinate Global Crypto Rulemaking as It Assumes G-20 Presidency

India took over the G-20 presidency at the start of the month and now has a year to coordinate international guidelines around crypto.

By Amitoj Singh

Dec 9, 2022 at 9:27 p.m.

Updated Dec 9, 2022 at 11:03 p.m.

Policy

Australia Moves to Tighten Safety Around Crypto in 2023

Australia's Treasury has invited feedback for a consultation paper that will include a framework for regulating crypto service providers.

By Amitoj Singh

Dec 14, 2022 at 1:59 p.m.

Updated Dec 14, 2022 at 9:07 p.m.

Bitcoin.com

BLOCKCHAIN

by Sergio Goschenko

Dec 8, 2022

Bank of Spain to Launch Experimental Wholesale CBDC Digital Token Program



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The Bank of Spain is seeking the collaboration of organizations interested in participating in an experimental test on a wholesale central bank digital currency (CBDC). The institution clarified this new program has no relation with the current investigation on a possible digital euro, and has the objective of examining the real possibilities and advantages of using a CBDC in the field.

About the Goa Branch

Goa Branch of Western India CA Students Association (WICASA Goa) was formed in 2013 and is currently headed by the WICASA Chairman CA. Milind Shirodkar. WICASA is the student's wing of Western India Regional Council of Institute of Chartered Accountants Association (WIRC-ICAI). It is this association which provides students a platform to learn, share, participate and perform/ It is a platform given by ICAI for the students, by the students of the students. It's a family consisting of 1,50,000 members in western region. The managing committee of WICASA Goa consists of 6 members, which includes 2 members from the managing committee of the branch and the rest would be Chartered Accountancy course students, pursuing their article ship, to be the eminent future torch bearers of the institute.

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