E-NEWSLETTER

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(Set Up by an act of Parliament)

GOA BRANCH (WIRC)



जागृती

Arise, Awaken, Aspire

E-NEWSLETTER
Volume VIII
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DISCLAIMER:
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MANAGING COMMITTEE



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CA. SNEHA MENON
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Immediate Past Chairman

Chairman's Communiqué



Dear Esteemed Members and Students,

As October draws to a close, we find ourselves reflecting on yet another eventful month in the journey of the ICAI – Goa Branch (WIRC). With the year moving swiftly towards its final stretch, the months gone by have been filled with enriching experiences, meaningful professional interactions and initiatives that continue to strengthen our fraternity.

October has been particularly encouraging, bringing together technical learning, emerging professional opportunities, institutional engagement and student development. Our endeavour remains to ensure that every initiative of the Branch contributes to meaningful professional growth, creates opportunities and prepares our members and students for the evolving demands of the profession.

Member Activities

The month commenced with the Residential Refresher Course held from 2nd to 4th October 2026, organised under the aegis of the Direct Taxes Committee of ICAI, jointly with the ICAI – Pune Branch (WIRC), with the Goa Branch as Co-Host. The programme featured engaging deliberations on the Income-tax Act, 2025, including intricate issues, case-study-based discussions and interactive exchanges. Such collaborative initiatives provide an excellent platform for technical learning while strengthening professional connections across regions.

On 9th October 2026, the Branch organised a Seminar on Financial Planning, under the aegis of the Financial Markets & Investors' Awareness Committee of ICAI, featuring Ms. Rajani U. Agadi, General Manager, SEBI, and CA Venkataraman Saripalle. The programme highlighted the importance of financial awareness, informed investment decisions and the growing role Chartered Accountants can play in guiding individuals and businesses towards responsible financial planning.

A major highlight of the month was the specially curated One Day Event held on 14th October 2026 at Terminal Banquets, Panaji, bringing together three distinctly relevant dimensions of contemporary professional practice. The first programme, "TechEdge 2026 – Safeguards and Opportunities for Chartered Accountants under the DPDP Act, 2023," organised under the aegis of the Digital Accounting and Assurance Board of ICAI, was addressed by CA Siddharth Agarwal. The session explored the emerging landscape of data protection, highlighting not only regulatory responsibilities but also the expanding opportunities for Chartered Accountants in advisory, assurance and digital compliance. The second programme, "Stress Management Techniques for Finance Professionals & Professional Opportunities for Chartered Accountants," organised under the aegis of the Late CA S. Vaidyanath Aiyar Memorial Fund, was addressed by CA Rajendra Sah. It reinforced the importance of balancing professional aspirations with personal well-being while exploring avenues for professional growth. The day also featured a Special Awareness Session on FAST-

DS 2026 – Awareness and Compliance, addressed by Mrs. Saroj N. Wankar, ADIT (Inv.), FAIU, Goa, providing members with valuable insights into this important compliance initiative. Together, these programmes reflected our commitment to bringing members knowledge that is relevant, opportunities that are emerging and learning that delivers practical value to professional practice.

The Branch was also represented at the 36th Meeting of the State Level Co-ordination Committee (SLCC) on Non-Banking Institutions and Unincorporated Bodies for the State of Goa, held on 8th October 2026, further strengthening the interface between the profession and regulatory institutions.

Student Activities

October was equally vibrant for our students, with several initiatives focused on developing practical understanding, professional skills and confidence. The Branch and WICASA organised an Orientation Course for CA Students commencing on 6th October 2026, providing students with an important platform to develop their professional outlook, interpersonal skills and readiness for the responsibilities ahead.

A particularly enriching initiative was the Educational-cum-Industrial Visits to IFB Industries Limited and Goa Waste Management Corporation, co-hosted by the Goa Branch in association with WICASA of WIRC. These visits provided students with valuable exposure to industrial operations, organisational processes and practical business environments. Industrial visits bridge the gap between classroom learning and professional application. They help students appreciate how accounting, finance, internal controls and management principles function in real-world organisations, offering experiences that extend well beyond textbooks.

On 18th October 2026, Goa Branch WICASA, jointly with WICASA of WIRC, organised a Half-Day Seminar on Professional Ethics for Chartered Accountants and Communication Skills, featuring CA Kalpak Valaulikar and CA Pavankiran Kittur. The programme reinforced the importance of ethical values and effective communication — two essential qualities that complement technical knowledge and shape a successful professional career.

The month also witnessed the commencement of the Management and Communication Skills (MCS) Course on 26th October 2026, continuing the Branch's efforts to nurture well-rounded future professionals.

Our student initiatives remain guided by the belief that professional excellence begins long before qualification, and that practical exposure, communication skills and ethical values are equally important in shaping tomorrow's Chartered Accountants.

Together Towards Excellence

As the year approaches its concluding months, our focus remains on exploring emerging professional opportunities, strengthening member engagement and creating platforms that deliver lasting value.

The journey so far has been immensely encouraging. Let us carry this momentum into the months ahead with renewed energy, stronger participation, newer opportunities and a shared commitment to learning, innovation and professional excellence — creating many more memorable milestones together.

With warm regards,
CA Vinayak V. Dhumatkar
Chairman
ICAI – Goa Branch (WIRC)



Direct Tax & Corporate Law Updates- October 2026

-CA. Rohan Bhandare

Given below are summarised versions of certain important Circulars/Notifications/Press Releases for October 2026 issued by the Central Board of Direct Taxes (CBDT) and Ministry of Corporate Affairs for the general information of members. Readers are requested to use the website links/ QR Codes to access the full text of the desired circular/notification/press release.

Direct Tax Updates

- The Government vide Notification No. 135/2026 [S.O. 5611(E)] dated 13th October 2026 has notified the Protocol signed between India and Mauritius on 7th March 2024 amending the existing India–Mauritius convention for avoidance of double taxation. The Protocol entered into force on 10th August 2026. The preamble has also been revised to provide that the amended treaty will aim to eliminate double taxation, while ensuring that it does not give rise to non-taxation or reduced taxation through tax evasion, avoidance or treaty shopping arrangements aimed at indirectly benefitting residents of third party jurisdictions.

  Source:https://www.incometaxindia.gov.in/documents/d/guest/notification-no-135-2026-pdf

MCA Updates

- The Ministry of Corporate Affairs (MCA), through General Circular No. 05/2026 dated 24 October 2026, has extended the deadlines for filing financial statements [AOC-4, AOC-4 (CFS), AOC-4 (XBRL), AOC-4 NBFC (Ind AS) and AOC-4 CFS NBFC (Ind AS)] for FY 2025-26 up to 31st December 2026 and annual returns [Forms MGT-7 and MGT-7A] for FY 2025–26 up to 31 January 2027 without additional fees. The Circular does not extend statutory deadlines for holding Annual General Meetings (AGMs).

  Source:https://www.mca.gov.in/bin/dms/getdocument?mds=5vSiNq59rdjIZwZqMbEIgQ%253D%253D&type=open

- The Ministry of Corporate Affairs (MCA), through General Circular No. 06/2026 dated 27 October 2026, has provided relief from additional fees for filing the Cost Audit Report in Form CRA-4, in XBRL format, for FY 2025–26. Filings made up to 31 December 2026 will not attract additional fees. However, filings made after the relaxation period will be subject to applicable fees, including additional fees, calculated from the from the date when such filings were actually due under Rule 6(6) of the Companies (Cost Records and Audit) Rules 2014.

  Source:https://www.mca.gov.in/bin/dms/getdocument?mds=MdNq8TrolOXiNnioTLleTQ%253D%253D&type=open

Important Links:

Income Tax Updates	MCA Updates	ICAI Updates
https://tinyurl.com/23k85m3j	https://tinyurl.com/3sjfyv37	https://tinyurl.com/h9feazw5



GST Updates for the Month of October 2026

CA. Aishwarya Talaulikar

A.Central Tax (Rate)

- **Notification No. 03/2026-Central Tax dated 26-10-2026**
  The Central Government hereby appoints the 1st day of November, 2026 as the date on which the provisions of sections 153 to 155 of the said Act shall come into force.

- **Notification No. 04/2026-Central Tax dated 26-10-2026**
  The Government, on the recommendations of the Council, hereby makes the further following amendments in notification of the Government of India in the Ministry of Finance, Department of Revenue, No. 13/2020 - Central Tax, dated the 21st March, 2020, namely;
  In the said notification, in the first paragraph, for the words "in respect of supply of goods or services or both to a registered person or for exports", the following shall be substituted, namely: -
  "in respect of, -
  (i) supply of goods or services or both to a registered person; or
  (ii) supply of goods or services or both for exports;
  (iii) supply of goods or services or both received from an unregistered person where the tax is payable on reverse charge basis by the recipient of such goods or services or both; or
  (iv) import of services".
  The said notification shall be effective from 01-01-2027.

- **Notification No. 05/2026-Central Tax dated 26-10-2026**
  Due to the voluminous contents of the said notification, the users are hereby requested to kindly view the notification by clicking on the link provided below.
  https://taxinformation.cbic.gov.in/content-page/explore-notification

- **Notification No. 06/2026-Central Tax dated 27-10-2026**
  The Central Government, on the recommendations of the Council, hereby makes the following further amendment in the notification of the Government of India in the Ministry of Finance (Department of Revenue), No. 5/2017-Central Tax, published on 19-06-2017 namely,

  In the said notification, for the proviso, the following proviso shall be substituted, namely: -
  "Provided that nothing contained in this notification shall apply to any person engaged in the supply of any of the following goods, namely: -
  (i) used cooking oil falling under heading 1518 of the First Schedule to the Customs Tariff Act, 1975 (51 of 1975);
  (ii) waste and scrap of plastics falling under heading 3915 of the said First Schedule;
  (iii) waste and scrap of tyres falling under heading 4004 of the said First Schedule;
  (iv) metal scrap falling under Chapters 72 to 81 of the said First Schedule; or
  v) electrical and electronics waste and scrap falling under heading 8549 of the said First Schedule.".

  This notification shall come into force with effect from the 1st day of November, 2026.

- **Notification No. 07/2026-Central Tax dated 27-10-2026**

  The Central Government, on the recommendations of the Council, hereby makes the following further amendment in the notification no 50/2018 published on 13-09-2018 namely;

  In the said notification, for clause (d), the following clause shall be substituted, namely: -

  "(d) any registered person receiving supply of any of the following goods from another registered person, namely: -
  (i) used cooking oil falling under heading 1518 of the First Schedule to the Customs Tariff Act, 1975 (51 of 1975);
  (ii) waste and scrap of plastics falling under heading 3915 of the said First Schedule;
  (iii) waste and scrap of tyres falling under heading 4004 of the said First Schedule;
  (iv) metal scrap falling under Chapters 72 to 81 of the said First Schedule; or
  (v) electrical and electronics waste and scrap falling under heading 8549 of the said First Schedule".
  This notification shall come into force with effect from the 1st day of November, 2026.

- **Notification No. 09/2026-Central Tax (Rate)**

  Issue date: 28 October 2026 | Effective date: 1 November 2026
  Brief summary: Amends the existing rate notification governing specified services supplied through e-commerce operators. The amendment revises the allocation of GST liability for the covered delivery-related services; e-commerce operators and affected suppliers should review invoicing and tax-payment responsibility from the effective date.

- **Notification No. 10/2026-Central Tax (Rate)**

  Issue date: 28 October 2026 | Effective date: 1 November 2026
  Brief summary: Introduces a special procedure under section 148 of the CGST Act for concessionaires operating under Toll-Operate-Transfer concession agreements. The concessionaire pays tax on operation-and-maintenance services based on amounts charged/debited from the agreement's escrow account for O&M expenses during the tax period.

B. Integrated Tax (Rate)

- **Notification No. 07/2026-Integrated Tax (Rate)**

  Issue date: 27 October 2026 | Effective date: 1 November 2026
  Brief summary: Amends the IGST exemption notification for specified services, implementing service-related recommendations of the 57th GST Council meeting. Review the amended entries and conditions to determine whether a particular service remains exempt or becomes taxable.

- **Notification No. 08/2026-Integrated Tax (Rate)**

  Issue date: 27 October 2026 | Effective date: 1 November 2026
  Brief summary: Amends the IGST rate notification for specified services, including the identified change to the rate under the relevant entry. Suppliers covered by the amended entry should apply the revised rate to supplies from the effective date, subject to the notification's wording and conditions.

- **Notification No. 09/2026-Integrated Tax (Rate)**
  Issue date: 27 October 2026 | Effective date: 1 November 2026
  Brief summary: Amends the IGST rate notification relating to specified services supplied through e-commerce operators, aligning the treatment of the covered delivery services and responsibility for tax payment with the corresponding CGST rate amendment.

- **Notification No. 10/2026-Integrated Tax (Rate)**
  Issue date: 27 October 2026 | Effective date: 1 November 2026
  Brief summary: Prescribes a special procedure under section 148 of the CGST Act, read with section 20 of the IGST Act, for concessionaires under Toll-Operate-Transfer agreements. IGST on covered O&M services is payable on the amount charged/debited from the escrow account for O&M expenses in the relevant tax period.

All of the above notifications can be downloaded for user reference from the official portal of Central Board of Indirect Taxes & Customs. The link has been provided below;
https://taxinformation.cbic.gov.in/content-page/explore-notification

IN MEMORIAM



CA. Pandurang Vaman Sadekar

"With profound sorrow, the Managing Committee and members of the ICAI Goa Branch (WIRC) mourn the passing of our esteemed member. We extend our heartfelt condolences to his family and loved ones."



Europe and apartment nationalisation: A major risk in real estate?

-CA. David Pinto

Berlin may become the first German state to take apartments from big corporate landlords into public ownership. After the city election in September 2026, the parties negotiating the new government have put this "socialisation" of housing on their agenda. The federal government, for its part, is preparing legislation to restrict it.

How did it start?

The push began with a citizens' campaign, expropriate Deutsche Wohnen & Co., a property development company. Asking rents in Berlin nearly doubled between 2010 and 2020, while listed companies bought up whole blocks. The campaign gathered over 300,000 signatures and forced a referendum in September 2021.

About 59% of voters, roughly one million people, backed taking over the stock of any landlord owning more than 3,000 Berlin apartments. That covered around 240,000 homes.

The legal basis is Article 15 of Germany's Basic Law. It lets land and means of production be moved into common ownership by a law that sets compensation. It has never been used since the Federal Republic was founded in 1949.

From vote to draft law

The 2021 vote was non-binding, and successive governments moved slowly. An expert commission later concluded that socialisation under Article 15 was legally possible. In March 2026, Berlin's parliament passed a framework law setting the conditions for any socialisation.

The campaign then went a step further.

In September 2025 it published its own draft law covering about 220,000 apartments, roughly 13% of Berlin's housing.

It would compensate landlords at around 40–60% of market value. Multinational real estate company Vonovia would be hit hardest. The campaign plans to collect signatures for a binding referendum, likely in 2027.

The likely new coalition is discussing a narrower version: about 160,000 flats from five companies. The proposal applies to companies owning more than 10,000 apartments in Berlin. They would retain 10,000 apartments, with the excess transferred into public ownership.

Cost estimates run up to €16 billion.

The dispute

Supporters argue that housing is a basic need rather than an asset class, pointing to the dividends large landlords paid while rents rose. Opponents, including the federal government and the affected companies, argue that seizures deter investment, add no new homes and may be unconstitutional.

In July 2026 the federal coalition began preparing to block socialisation by law. Many lawyers expect any ban, or any Berlin law, to end up at the Constitutional Court.

Why it matters for finance professionals?

While this is not an Indian case, societies globally are experiencing stress and protests due to a lack of affordable housing, we can look at how this can affect companies that own apartments in an Indian context if the market becomes more regulated.

Investment property under Ind AS 40: Ind AS 40 permits only the cost model, with fair value disclosed under Ind AS 113. A compensation cap of 40–60% of market value would weigh directly on that fair value judgement.

Impairment: Under the cost model, the risk is tested through Ind AS 36. An adverse change in the legal environment is an impairment indicator, and recoverable amount would need to reflect the compensation a state might actually pay. Any compensation is recognised separately, in profit or loss when it becomes receivable.

Lending and investment: Banks and investors exposed to large property portfolios may need to revisit collateral values, loan covenants and the risk premium they demand. Policy risk, once a footnote, can move to the centre of an investment case.
Whatever the outcome in Berlin, the case is a useful one to follow: it shows how quickly a change in housing policy can reach valuations, balance sheets and audit files.

ACTIVITY REPORT OCTOBER 2026

Sr. No	Date	Programme	Speakers	Hrs
1	2nd, 3rd & 4th October 2026	ICAI - Goa Branch (WIRC) Co-Host for the Residential Refresher Course (RRC) organised under the Direct Taxes Committee, ICAI jointly with the ICAI - Pune Branch (WIRC) Group discussion on intricate issues under the Income-tax Act 2025- case study base approach Fireside Discussion on Income-tax Act, 2025 Intricate issues under Income-tax Act 2025 Income-tax Act, 2025	 CA. Chandrashekhar V Chitale CA. Rajesh Mehta CA. Neelesh Khandelwal CA. Subodh Shah	12 Hrs
2	6th October 2026	ICAI - Goa Branch (WIRC) & Goa Branch (WICASA) organised Orientation Course for CA Students		Nil
3	8th October 2026	CA. Vinayak Dhumatkar, Chairman, ICAI - Goa Branch (WIRC) attended 36th meeting of the State Level Co-ordination Committee (SLCC) on Non-Banking Institutions and Unincorporated Bodies for the State of Goa		Nil
4	9th October 2026	ICAI - Goa Branch (WIRC) organised Seminar on Financial Planning organised under the Aegis of "Financial Markets & Investors' Awareness Committee (FM&IAC) of ICAI"	Ms. Rajani U Agadi General Manager, Securities and Exchange Board of India (SEBI) CA. Venkataraman Saripalle	Nil
5	14th October 2026	ICAI - Goa Branch (WIRC) organised CPE Programme on TechEdge 2026: Safeguards and Opportunities for Chartered Accountants under the DPDP Act, 2023 Under the Aegis of Digital Accounting and Assurance Board of ICAI	CA. Siddharth Agarwal	3 Hrs
6	14th October 2026	ICAI - Goa Branch (WIRC) organised CPE Programme on Stress Management Techniques for Finance Professionals & Professional Opportunities for Chartered Accountants Under the Aegis of Late CA. S. Vaidyanath Aiyar Memorial Fund	CA. Rajendra Sah	2 Hrs
7	14th October 2026	ICAI - Goa Branch (WIRC) organised Special Awareness Session - FAST-DS 2026 – Awareness and Compliance	Mrs. Saroj N Wankar, ADIT(Inv.) FAIU, Goa Mrs. Manju Thakur, ADDL. DIT(FAIU), Goa	Nil
8	17th October 2026	ICAI - Goa Branch (WIRC) Co-Host Educational cum Industrial visit of CA Students to IFB Industries Limited organised by Western India Chartered Accountants Students' Association (WICASA) of the Western India Regional Council (WIRC) of ICAI		Nil
9	17th October 2026	ICAI - Goa Branch (WIRC) Co-Host Educational cum Industrial visit of CA Students to Goa Waste Management Corporation (GWMC) organised by Western India Chartered Accountants		Nil
		Students' Association (WICASA) of the Western India Regional Council (WIRC) of ICAI		
10	18th October 2026	ICAI Goa Branch (WICASA) of (WIRC) jointly with Western India Chartered Accountants Students' Association (WICASA) of the Western India Regional Council (WIRC) of ICAI Half Day Seminar for CA Students on "Professional Ethics for Chartered Accountants & Communication and skills" Professional Ethics for Chartered Accountants Communication and skills	 CA. Kalpak Valaulikar CA. Pavankiran Kittur	Nil
11	26th October 2026	ICAI - Goa Branch (WIRC) & Goa Branch (WICASA) organised MCS Course for CA Students		Nil

Residential Refresher Course (RRC) under the Direct Taxes Committee, ICAI jointly with the ICAI - Pune Branch (WIRC) held on 2nd, 3rd & 4th October 2026






Orientation Course for CA Students held from 6th October 2026





Seminar on Financial Planning held on 9th October 2026









CPE Programme on TechEdge 2026: Safeguards and Opportunities for Chartered Accountants under the DPDP Act, 2023 held on 14th October 2026







CPE Programme on Stress Management Techniques for Finance Professionals & Professional Opportunities for Chartered Accountants held on 14th October 2026







Special Awareness Session - FAST-DS 2026 – Awareness and Compliance held on 14th October 2026





Educational cum Industrial visit Goa Waste Management Corporation (GWMC) held on 16th October 2026



Educational cum Industrial visit of CA Students to IFB Industries Limited held on 17th October 2026



Half Day Seminar for CA Students on "Professional Ethics for Chartered Accountants & Communication and skills" held on 18th October 2026










MCS Course for CA Students held on 26th October 2026

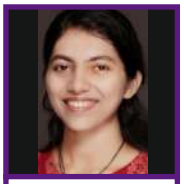




October Birthdays



KAMAT RAJENDRA EKNATH
01-OCT



DIVYA PRABHU BAM
03-OCT



ANOUSCHKA SANDHYA J FURTADO
04-OCT



DHUMASKAR ULHAS D
06-OCT



DEVENDRA VINAYAK SINAI KAKODKAR
08-OCT



BANERJI ANANDANATH
09-OCT



VAIBHAV DEVENDRA BALE
10-OCT



BHAT VISHWANATH DEVIDAS
11-OCT



BHUSHAN JANARDAN VERLEKAR
13-OCT



SAISH NAIK
14-OCT



TALWADKER MITALI DURGESH
14-OCT



RIBEIRO SA GLADSTONE ANTHONY
15-OCT



MANGUESH ABHIJEET RAVINDRA VIRGINKAR
15-OCT



DESHPANDE PRAMODCHANDRA BALKRISHNA
16-OCT



AGNELO REMEDIOS
16-OCT



PAWOOSKAR DATTARAJ SACHCHIDANAND
16-OCT



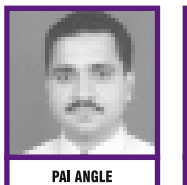
CHHEDA RAJESH DAMJI
16-OCT



ASHUTOSH ABHAY KHARANGATE
16-OCT



PRASHEEL G KAMAT
18-OCT



PAI ANGLE ASHUTOSH VAIKUNTH
18-OCT



RUSSELL THOMAS BARRETO
18-OCT



GOVENKAR PRADIP CHANDRAKANT
19-OCT



KAMAT SANJIV UPENDRA
21-OCT



HARITE NANDKISHORE SIDHANAND
21-OCT



BHAGAWATHI S
21-OCT



K DEVDAS PAI
22-OCT



VARSHA SACHINDRA SIRDESAI
23-OCT



SAWAIKAR SUDHA PRADIP
25-OCT



PREETI PRADIP MAHATME
25-OCT



MOHAMMED RAFI IMAMSAB BEPARI
27 - OCT



BALE DEVENDRA ANANTA
28-OCT

"It is our sincere endeavour to wish our members on their special day. If we have inadvertently missed any member or if any information requires correction, please contact the Branch so that our records may be updated."

Birthday Wishes

Robert Fernandes	01-Nov
Shekhar Bhalchandra Marathe	02-Nov
Kamlakant Bhikaro Phadte	03-Nov
Mahatme Pradip Prabhakar	03-Nov
Tailor Nitin	03-Nov
Roopa Mohan Sawkar	04-Nov
Desai Subhash Gajanan	05-Nov
Prasanna Prabhacar Desai	07-Nov
Kunkolienkar Pankaj Satchit	08-Nov
Prachi Gaurish Lawande	08-Nov
Gayitri Rajesh Navelkar	09-Nov
Afonso Lalita Correia	13-Nov
Sarraf Jitendra Kumar	13-Nov
Neil Savio Carneiro	14-Nov
Angle Krishna Pai	16-Nov
Mohamed Saif Shaikh	17-Nov
Lara Aramita Menezes	17-Nov
Kenkare Archana Premanand	18-Nov
Menaka Prakash Keshav Gawas	18-Nov
Ferrao Ludovico Do Rosario	18-Nov
Kamlesh Bhupendra Kanji	18-Nov
Gautam Verlekar	18-Nov
Krishnan Bhattathiri P P	19-Nov
Kedar Ramchandra Kenkre	19-Nov
Venkatesh Shenai	21-Nov
Pavankiran Suresh Kittur	24-Nov
Rohit Raghunath Kalbhairav	24-Nov
Sylvester Menezes	26-Nov
Thakur Subhash Suryaji	27-Nov
Anselmo Zeferino D'souza	28-Nov
Sinai Bene Govind Premanand	29-Nov
Premanand Tulsidas Halarnkar	30-Nov

It is our sincere attempt to be part of & wish you on your special day. We are in the process of updating our data. If we miss anyone or any wrong data is noticed, please call Ranjita @ 0832 2438516 so that we can update our records.

Editorial Board



CA. Venkatesh Shenai (Editor)



CA. Sneha Menon



CA. Rohan Bhandare



CA. Aishwarya G. Talaulikar



CA. David Pinto



CA. Shrinivas Prabhu



CA. Abhijith Pai



CA. Dhanashri PrabhuKhanolkar



CA. Sneha Shet



CA. Kartik Hattangadi

Want to contribute to newsletter?

Please send your article whether technical or otherwise to
jagruti@goa-icai.org
with your photo & brief profile.

I am not a product of my circumstances. I am a product of my decisions.