



The Institute of Chartered Accountants of India

The Netherlands (Amsterdam) Chapter



ICAI NL Newsletter

Quarterly Edition

Apr - June, 2024

Message from Chairman's Desk



Dear Members,

Greetings as we end Q2 and start the Q3 with the CA Day on July 1!

Under the new leadership back at our Alma Mater the 'ICAI in Action' has been in top gear and sweeping us all off our feet just as the AI is threatening to do the same. There is so much happening in this space!! They say in science a research paper gets out of date by the time it is published!! Each development is on a next generation mode.

On a personal note, some decades ago when I worked for an MNC that was in the forefront of computerization with the first IBM1401 we conceived KICS (Knowledge Integrated computer Solutions- which we can now rename KIITS) that I had ever since been trying hard to build into ERPs with very little success so far. Now we have something much more robust, real and revolutionary- a BOT (a Robot with Ro removed, since it is a digital and nonphysical robot). This self-learning 24 / 7 digital worker is an aid if not even a threat to our profession, unless we embrace it. And kudos to our ICAI who proactively are in the forefront of AI and are leaps and bounds ahead of the other accounting bodies in the globe.

Most of our overseas chapters have also responded, and I was lucky to be able to participate in FINTECH 2024 in Brampton, Canada where our fire brand Vice President CA Charanjot Singh Nanda, inaugurated it with an inspiring speech. After three in-depth presentations the meeting concluded with a speech on Ethics by Arvind Mathur ji that got us all thinking that TRUE AND FAIR extends far beyond the Balance sheet.

Back at home our chapter conducted amongst others, CPE credit webinars on DTA between India and Netherlands, Cyber security in case of Mergers and Acquisitions and the Dutch Job Market - opportunities and pitfalls to avoid. Whilst on the subject I feel the need to step up our study circle meetings to include a magazine or a book club that scans the environment for academic materials not to be missed out by our members.

The current CA magazine has some excellent resources on Transfer pricing, the increasing importance of SBOs – the substantial beneficial owners as opposed to the UBOs, digital forensic investigations and the buildup in accounting for tangible value of self-generated goodwill. I invite volunteers to join me in our intellectual pursuits-one of which being the proposed Book Club.

Our dream project to float a Rotterdam representative office was realized and the one to launch one in Eindhoven is on the cards. Upon our management committee's decision ICAI have agreed CA Indrajith Ghose and CA Saroj Kasat respectively to head the Rotterdam and Eindhoven offices.

We played a pivotal role in the launch of the Bucharest (Romania) representative office that will be headed by our member CA Kinjal Pandya. We have sent to the Indian embassy, at their request, a presentation of our activities including suggestions for the advancement of trade and commerce between the two countries.

Message from Chairman's Desk

We are hopeful that the incoming Ambassador who receives the same will be appreciative of this as also supportive of our initiative to have our Indian CA recognised by NBA the Dutch counterparts. The international MSME day is being celebrated on the 27th of June. Indian economy continues to grow at a breakneck speed and the SMPs are playing a significant part not only in employment generation but also paves the way from moving from Local to Glocal. The small and medium practitioners have an opportunity to rise up to the occasion.

We are pleased to announce a leadership change within our chapter. Our secretary CA Ashraf Reshamwala has decided to step down after a year of service due to his work commitments. We are grateful for his invaluable contribution and wish him all the best in his future endeavours.

We are excited to welcome CA Ramyanitharshini Balaji as our new Secretary. We are confident that the new secretary will bring fresh perspectives and drive the organisation forward.

We welcome the new members that joined us during the quarter and encourage them to actively participate and benefit from our activities. I appeal to the senior members to extend their support to build a strong community of Indian CAs in The Netherlands.

I wish you all a good summer and my best regards and wishes to your families.

Ashok Dorairaja

July 1, 2024

Managing Committee



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CHAIRMAN EMERITUS



CA. ASHOK DORAIRAJA
CHAIRMAN



CA. SAROJ KASAT
VICE-CHAIRMAN



**CA. RAMYANITHARSHINI
BALAJI**
SECRETARY

“ Great things in business are never done by one person. They are done by a team of people. ”

Steve Jobs



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ICAI Events

ICAI launches new representative office



The Institute of Chartered Accountants of India presents
Grand Opening of Representative Office in Rotterdam
(12th office of ICAI in Europe)

during **INDIA EU BUSINESS SUMMIT**
on the occasion of
**GEOSPATIAL WORLD FORUM
in Rotterdam** "Make It Happen"

Venue:
Postillion Hotel & Convention
Centre WTC Rotterdam,
The Netherlands

Monday,
13th May, 2024
13:00 p.m. onwards (followed by Lunch)

Our Speakers:

- Chief Guest**
CA. Ranjeet Kumar Agarwal
President, ICAI (2024-25)
- Guest of Honor**
CA. Charanjot Singh Nanda
Vice-President, ICAI (2024-25)
- CA (Dr) Vikas Chaturvedi**
Chairman Emeritus, ICAI Netherlands (Amsterdam) Chapter

The newest ICAI representative office, launched by ICAI's President CA Ranjeet Kumar Agarwal and Vice President CA Charanjot Singh Nanda, opened on the 13th of May at the World Trade Centre in Rotterdam, a milestone in the ICAI Netherlands Chapter's history. The 2nd office in The Netherlands, and the 12th in Europe, this office will boost bilateral trade between India and The Netherlands.

The grand opening of the office in Rotterdam took place during this year's India-Europe Space and Geospatial Business Summit, which the Deputy Head of Indian Mission at the Indian Embassy in the Netherlands Shri Gince Kuruvilla Mattam was the chief guest for the event.

"This is a truly momentous occasion," Vice-President stated. "A new office provides a platform for professional growth and sets a higher benchmark. It is a compelling testament to our growth and development."

He continued, "We are dedicated partners in nation-building. We stand at a pivotal point that will shape the future for India and the world. We can drive economic reforms and offer valuable counsel."

ICAI Events



ICAI Vice President CA Charanjot Singh Nanda at the launch of Rotterdam representative office.



Chairman Emeritus CA Vikas Chaturvedi speaking at the India - Europe Business Summit.



CA Indrajit Ghose, Chairman Emeritus, CA Sushil Das Mohapatra, CA Rahul Choudhary, CA Kanav Goyal, CA Rituraj Somani and Mr. Pradeep Chanana were present at the event along with other invited guests.

Diplomatic Events

ICAI Netherlands Chapter CA Ashok Dorairaja along with Chapter member CA Kinjal Pandya and other CA members welcomed ICAI President CA Ranjeet Kumar Agarwal in Bucharest, Romania to formally begin the process of setting up a ICAI representative office in Romania. The event was highlighted by an evening dinner and a evening meeting with the H.E Mr.Rahul Shrivastava at the Indian Embassy the following day, aimed at strengthening the ties between India and Romania.



Chairman, H.E. Mr. Rahul Shrivastava, President of ICAI and CA Kinjal Pandya

ICAI - Around the World



ICAI President CA Ranjeet Kumar Agarwal being greeted by Chairman of ICAI NL CA Ashok Dorairaja and CA Kinjal Pandya at Bucharest, Romania.



Chairman, President of ICAI, CA Anupama Shankar, CA Kinjal Pandya and CA Shankar

ICAI - Around the World



Fintech Conclave, a full day event held in Brampton, Canada, was organised by the ICAI chapter of Toronto. Around 200 delegates, including Chairman CA Ashok Dorairaja, attended, with H.E.Mr. Sanjay Kumar Verma, the High Commissioner of India to Canada, as the chief guest.

Among the itinerary were professionally delivered and well received presentations:

- Corporate Governance and Latest Regulatory Developments by Koker Christensen, a Fasken Martineau partner
- Maximising Finance Impact: Transformative Actions with AI Automation by Vivek Thomas, CEO of Tangentia
- The Art of Investing Clearly- Behaviour & Biases by Harveer Sidhu, of RBC Wealth Management
- Professional Ethics: Ethical Decision Making in a Crisis by Arun Mathur, Owner of Ultim Quest Knowledge
- AI and Accounting by Tarun Dhawan, Associate Director Protiviti

CA Charanjot Singh Nanda, Vice-Chairman of ICAI India, delivered an inspiring keynote address. CA Vivek Kapoor, Chairman of the ICAI Chapter of Toronto, also delivered a powerful address, as the event successfully came to a close. This event opened up possibilities for others to follow around the world, especially in Amsterdam, to which presenters Thomas and Mathur have already agreed to.



Chairman CA Ashok Dorairaja ,Vice President of ICAI, Chairman CA Vivek Kapoor, ICAI Toronto chapter and other members.



Chairman CA Ashok Dorairaja being honoured by Vice President of ICAI at the Fintech Conclave,Toronto.



Meet & Greet



On 16th May, four CAs, new to the chapter, attended a Meet and Greet with Chairman CA Ashok Dorairaja and Chairman Emeritus CA Vikas Chaturvedi, in which they discussed the Dutch job market, outlining potential career paths and prospects. Chairman Emeritus explained freelancing opportunities and the role of KVK (Chamber of Commerce), with an emphasis on effective job applications through headhunters and direct company portals. He also stressed the value of networking within the CA community.



CA Priya Tanwar, CA Rajan Vora, CA Sanjeev Bedi, Chairman, Chairman Emeritus, and CA Rahul Choudhary



30% Ruling

by CA Sanjeev Bedi

Eventually there comes a time when you must up sticks i.e. move to a place where your talents and skills find the fullest expression. Netherlands attracts expats like bees to honey for a variety of reasons not the least of which is the 30% ruling. The low-down on 30-percent ruling is: 30% of your gross salary is treated as not having been paid to you at all, for the purposes of calculating tax. The idea is to support you economically by meeting a portion of your extraterritorial costs of living abroad for five years, at the end of which you are supposed to have settled down. And you don't have to submit any evidence of the expenses. 30% is a presumptive tax exemption- you are deemed to have spent 30% of your salary towards costs of your living in the NL, whether you actually incurred them or not.

It's a bit of a misnomer to call this facility 30% ruling anymore, in view of the fact that effective 01 Jan 2024, the benefit dwindles down by 10% after each 20 months. It should now rightfully be called 30-20-10% ruling. Five years of the ruling benefit are split up into three periods of 20 months each. For the first 20 months, you pay tax only on 70% of your emoluments, 80% in the next 20 months, and 90% in the last 20. Contrary to popular belief that only highly educated expats are eligible for it, the 30% ruling can be availed by anyone, regardless of their educational level. So long as you meet the salary criteria of € 46108 (including holiday allowance) a year, you pass muster, no matter what you do for a living.

Pitfalls to avoid/things to know to make the most of it:

The following are some of the pitfalls that many expats have been seen to unwittingly fall into, and also some tips to make the most of your 30% ruling:

1. Signing the employment contract after arrival in the NL:

This can be fatal for the 30% ruling, one of the prime conditions of which is that you should have been hired from abroad. If you sign the employment contract after you land in NL, then you can't be treated as having been recruited from abroad, and the ruling will be denied to you. We have many cases where wives start looking for jobs in NL while they still await their dependent visas to be with their husbands in NL. In such cases, if the employer has already tacitly consented to take you on board even before you've made a move to NL, make sure the dotted line on the employment contract bears a date earlier than the date of the customs stamp on your passport. In most cases, the employers are happy to oblige you.

2. Being younger than 30 and not having a master's diploma:

This situation is also often encountered. The normal salary-norm for 30% ruling is € 46108. However if you haven't yet hit 30 years of age, the salary bar is set lower for you. A salary of € 35048 a year would suffice in your case, subject to the caveat that you hold a master's diploma. If the diploma is from a non-Dutch university, it has to be got evaluated as equivalent to Dutch masters from the IDW/Nuffic. Noteworthy that the IDW/Nuffic do not evaluate the Indian CA degree, on grounds that it isn't a university qualification. Indian master's diploma is evaluated as equivalent to Dutch masters. But here is the rub: a university master's degree in commerce won't cut the mustard.

In a recent case, the belastingdienst (the Dutch tax office) refused to consider IDW-evaluated M Com degree for 30% ruling on the ground that education in accounting and commerce isn't "scientific" in nature. The law says the master's diploma should be in a field that falls within "wetenschappelijke onderwijs" which is Dutch for scientific education. Accounting isn't scientific in nature, according to the belastingdienst. Thus depending upon the situation in terms of your age and wage, it's important that you have a clear understanding with your employer before you move to the NL. Otherwise you might be in for some unpleasant surprises.

3. Deadline for application and applying for the benefit without BSN:

There is a deadline of 4 months to apply for the 30% ruling. It isn't a deadline in the sense that you can't apply after 4 months of your joining, but in the sense that if you want to avail the benefit with retrospective effect beginning with the date of your joining, you need to send in the application within 4 months. Otherwise, the benefit will start from the first day of the month following the month in which you submitted the application. There is a misconception amongst some people that you have to have a BSN before you can fill out the 30% form. No you don't. You can send in your application even while you await your BSN. Given that there is a considerable waiting time before an appointment with the gemeente (municipality) materialises, it is advisable to send in your 30% application while your BSN is still being processed. As soon as you've got the BSN, you can submit it with the belastingdienst.

4. Actual expenses vs 30% presumptive benefit:

It's important to understand that the salary norm of € 46108 has to be met after passing on the benefit of 30%. Your net salary cannot fall below € 46108 after the 30% benefit has been reduced from it. Which means someone who is drawing say € 50000 would have to content herself with just € 3892 ($€ 50000 - € 46108$) a year in terms of the 30% benefit. Which means that only those drawing a remuneration of € 65869 ($46108/70*100$) would get to enjoy the 30% benefit fully. Fortunately in the borderline cases where the salary is just above the threshold and the presumptive deduction works out to be much lower than what you've actually paid out on account of extraterritorial costs, it is possible for the employee to claim the actual expenses instead of the presumptive 30%. But the choice has to be made at the beginning of each year.

Tech Corner

Amongst the costs that could thus be claimed are the rent, travelling expenses for annual trip to India or tickets paid to bring your folks over here, fee paid for attending Dutch language course, etc.

5. Change of employer:

The 30% ruling is employer-specific, which means that every time you switch jobs, you need to make a fresh application. Your case and your eligibility for the ruling benefit has been assessed already; the second application is more of a notification of change of employer to the belastingdienst. The processing of your application takes the same amount of time as the first time around – 8 weeks. But your new employer can start passing on the benefit to you straightway without waiting for the new beschikking (30% ruling order) in favour of the new company. In case of change of employer, make sure you sign up the new employment contract not later than three months after resigning from your previous job. The time to make the fresh application is 4 months from date of joining in case of a new employer as well.

6. Can the employer consider the benefit even before the ruling is granted?

Yes, the employer can start excluding 30 % of your monthly salary while calculating the withholding tax while your application is still being processed by the belastingdienst. You are within your rights to ask for it in terms of the decision of the director-general of the belastingdienst on behalf of the secretary of state of finance. Refer answer to question 38 on the following link:

<https://wetten.overheid.nl/BWBR0033855/2013-09-12#Circulaire.divisie2>

In the event that the application is turned down by the belastingdienst, the excess salary released to you has to be paid back to the employer immediately. To avoid such situations, most employers prefer to wait till the ruling is actually granted before the payroll starts considering it.

7. Children's school fee:

If your kid goes to an international school, then the school fee can be claimed as an extraterritorial cost over and above the regular 30% benefit. This is in terms of section 10ea(1)(b) of the payroll tax implementation decree 1965. <https://wetten.overheid.nl/BWBR0002489/2024-01-01>

8. Can I claim the 30% benefit if I am self-employed?

Yes, you can. But you will need to float a company. Your company hires you as an employee. Incorporating a company obviously brings administrative burden and various compliances in its wake: initial notarial costs of incorporation, ongoing costs of accountant salary to maintain the books, filing annual publication with the KvK (chamber of commerce), quarterly VAT returns, monthly wage tax returns, annual corporate tax return, etc. Unless you are looking at a revenue of € 75 to 80000 a year, creating a company won't be worth it.

9. Non-financial benefits of 30% ruling:

You can have your Indian (or from any other country for that matter) driving license swapped for a Dutch one. Getting a driving license in NL is no picnic. Taking all those lessons and passing a theory exam takes considerable effort and time and can leave you poorer by upwards of € 3000. But if you have the 30% ruling, you simply have to obtain a health declaration, hand in your Indian DL and get a Dutch one and you are in the driver's seat!

10. No tax under Box 3:

Another facility granted to expats with 30% benefit is the exemption from paying wealth tax under box 3 and on income from substantial interest under box 2 in respect of assets/interests located abroad. Unfortunately, the sun has set on this privilege. From 01 Jan 2025, expats will have to pay box 2 and box 3 tax like any other native taxpayer.

Members Corner

Welcome Aboard!

A new column focuses on the CA members who have recently joined the group, describing their education, experience, hobbies and what they expect from the ICAI NL chapter.

“I'm currently juggling two hats – pursuing my Masters at Maastricht University and interning at Aegon Asset Management. Luckily, the workload allows for a good work-life balance, so I can manage both comfortably.

Being a fresh CA, I recently joined a few events hosted by the ICAI NL chapter. The members there were incredibly welcoming and supportive, despite their vast industry experience. It was truly inspiring!

I'm eager to participate in more ICAI events and connect with everyone further. On a lighter note, I'm a big fan of nature walks, cycling, and anything that gets me outdoors. Maybe the chapter could organize something like that in the future – it would be a fantastic way to bond while enjoying the fresh air!”

I am currently working with Sun Pharma, hoofddorp as Finance Head Benelux for the past 2 years. I am living in Almere with my family.

I have been in Netherlands for the past 10 years, prior to which I was in Singapore. I like the work life balance in Netherlands which allows time to pursue/develop ones interests/hobbies outside of work and spend time with family. My hobbies are travelling, gardening. I also like to cook and read in my spare time.

The initiatives by the Netherlands Chapter to organize webinars on various topics is helpful. I would like to see more webinars and learning programs organized. The interactions with fellow members like the one we had for Holi, are also good initiatives to connect.

One tip I would like to give new members is to keep on developing and upgrading your skills with various learnings and build a good network of professional and personal connections.



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Members Corner

I am currently working with Stolt-Nielsen in Rotterdam and residing in The Hague. The Netherlands offers a unique work-life balance, which I have found to be exceptionally supportive. The Dutch work culture emphasizes efficiency and productivity during office hours, allowing ample time for personal pursuits and family life. This balance has significantly enhanced my professional and personal well-being.



CA Kanav Goyal

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Having lived in the Netherlands for over three years now, I've had the opportunity to experience the Dutch market firsthand. The professional environment here is dynamic and inclusive, fostering a sense of community among peers. Initially, I was skeptical about joining a predominantly locally employed company without knowing the language, but the Dutch truly value skills and character. I now feel like a part of the family. Networking and professional associations are robust, providing excellent opportunities for career growth and development.

For new members and Chartered Accountants (CAs) coming to the Netherlands for work or study, my key recommendation is to embrace the local culture and be proactive in building professional networks. The Dutch are open and direct, which can be advantageous in professional settings. Additionally, learning a bit of Dutch can go a long way in integrating into the local community and enhancing your professional experience.

Regarding my expectations from the Netherlands ICAI chapter, I envision it as a strong community for CAs. I hope to see senior members actively mentoring younger CAs, guiding them to advance their careers and navigate the professional landscape effectively.

Outside of work, I am passionate about traveling, learning about local cultures, observing cultural differences, and playing football. These hobbies not only provide a creative outlet but also help me maintain a balanced and fulfilling lifestyle.

CPE Events

DTA between India and NL

Key takeaways by CA Kanav Goyal



ICAI NL held a webinar on DTA between India & NL in April. The session was led by Mr. Ratnesh Kumar Shukla, Advocate of Supreme court of India. Over 30 members from both the Netherlands and India participated in this online event.

An Insightful Opportunity : Learning Global Finance Complexities and Broadening Perspectives Together

DTAA Objective:

The Double Taxation Avoidance Agreement (DTAA) serves to prevent fiscal evasion and ensure equitable taxation for residents of both contracting states. It offers clarity on tax laws and methods for eliminating double taxation.

Foreign Tax Credit Methods:

Article 23 of the DTAA outlines various Foreign Tax Credit methods, including Exemption, Full Credit, and Ordinary Credit methods, providing avenues for tax residents of India and the Netherlands to alleviate double taxation.

Permanent Establishment (PE):

Understanding the concept of Permanent Establishment (PE) under tax treaties is pivotal, as it dictates the taxation of income derived from immovable property based on its location.

Key Aspects of India-Netherlands DTAA: The India-Netherlands DTAA covers crucial aspects such as Residence, Taxation of Dividends, Interests, Royalties, and Fee for Technical Services. Additionally, the Most Favoured Nation Clause significantly contributes to tax relief for residents of both countries.

Understanding Legal Definitions: It is imperative to comprehend the definitions of terms such as "immovable property" under Indian laws and their implications on the taxation of income derived from such property within the context of the DTAA between India and the Netherlands.

CPE Events

Cyber Risks in M&A

Key takeaways by CA Kanav Goyal



ICAI NL organised a webinar on Cyber Risks in M&A in April. The session was led by Mr. Pulkit Saxena, Director, Cyber Security, AON. Around 20 members participated in this online event.

Having spent over half a decade in the Financial Digital Transformation sphere, the term "Cybersecurity" continually resonates. Thus, this webinar held significant relevance for me. Often, when one hears "Cybersecurity," it's assumed to primarily affect major corporations like Meta, yet the reality is quite different. While major IT firms diligently monitor their infrastructure for threats, smaller organizations without dedicated teams are often more vulnerable. Mr. Ashok, Chairman of ICAI NL, shared firsthand experience of cybersecurity threat, where the organization incurred substantial cost. It's imperative for all finance professionals to grasp the risks it poses.

Here are the key takeaways from the session:

Diverse Range of Cybersecurity Threats: The session outlined various types of threats in the realm of cybersecurity, including Investor Risk, Deal Execution Risk, Value Creation Risk, Carve-Out and Integration Risk, and Future Cyber Due Diligence Risk.

Cryptocurrency Ransom: Currently, insurance companies do not cover ransom payments made in cryptocurrency, highlighting a significant gap in coverage in the event of cyber extortion.

Limited Knowledge Challenge: A key challenge in M&A transactions is the limited access to applications and documentation of the target company. This poses hurdles in assessing the cybersecurity posture of the entity being acquired.

Increased Cybersecurity Threats Post-Deal Announcement: Cybersecurity threats tend to escalate following the announcement of a deal, as hackers target vulnerabilities within the target company. Furthermore, integration between the two entities can inadvertently grant hackers access to the acquiring company's systems.

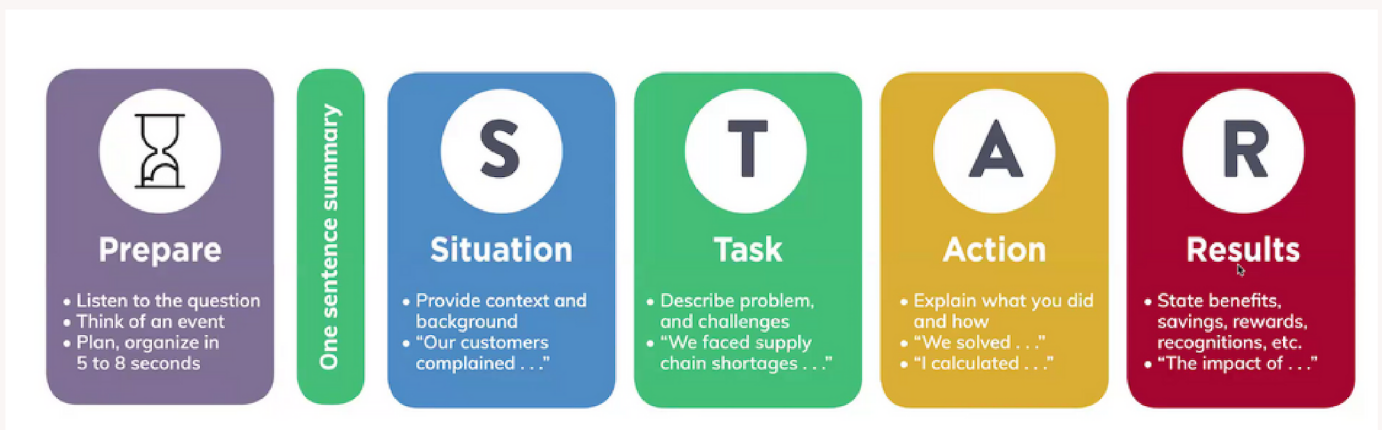
Navigating the Dutch Market



Your CV is not a biography – It's a marketing tool

ICAI NL conducted a webinar in June on Navigating the Dutch Job Market. The session was led by CA Kinjal Pandya, our chapter member and an expert in innovative recruitment solutions, specialising in matching candidates with organisations across the EU. The online event was attended by around 40 members from both the Netherlands and India.

The webinar was highly informative and engaging, mentioning the skills shortage in finance roles in the Netherlands. Among the many tips Pandya mentioned, the highest emphasis was placed on specification of the job role when seeking one. She also highlighted the power of a well-crafted CV, achievable with professional help when needed, and effective networking. Another tip was to learn the local language, as it can be used as a competitive advantage when added to a CV. Additionally, she discussed the do's and don'ts for success in landing a job, and introduced the STAR method (Situation, Task, Action, Results) for acing interviews.



Word Jumble

Find the six finance words.

Arrange the highlighted letters to find the hidden word.

Hint : Second and Fifth words are forms of this hidden word.

D R V N O E

N T I O O P

R G A N I M

S E T I V N

U E F T U R

I E T R C D

Solution : Next page

Get Involved



If you would like to contribute articles to the next issue of the newsletter, feel free to submit them to icai.netherlands@gmail.com. The article must cover audit, accounting standards, regulatory updates, industry trends, or any other related topics to the profession. Anyone, whether experienced in writing or excited about a topic, is welcome.

Join us!

**Become an integral part of the
ICAI Netherlands (Amsterdam) Chapter.**

Annual Membership cost - € 60

**Please reach out to icai.netherlands@gmail.com for
membership enquiries and information.**

Acknowledgements



One-Stop Solution for Offshore Accounting Services

CA Vikas Chaturvedi

Founder and Managing Director - Valuecent Group

We would like to express our heartfelt gratitude to Chairman Emeritus and Founder of Valuecent Group for sponsoring the Meet & Greet Event. Your support and partnership has played a key role in the success of our event and we truly appreciate your active participation.

Acknowledgements

Thank you!

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