



GURUGRAM BRANCH OF NIRC

The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)



E-NEWSLETTER



CHARTERED ACCOUNTANTS JULY 2022 EDITION



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Gurugram Branch of NIRC

The Institute of Chartered Accountants of India
(Setup by an Act of Parliament)



Office: 2A, Pavilion Building, 339/2, Sector-14, Gurugram-122001
Phone: 0124-4268867 | Email: gurgaon@icai.org | Website: www.icaigurugram.org



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Gurugram Branch of NIRC

The Institute of Chartered Accountants of India
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Office: 2A, Pavilion Building, 339/2, Sector-14, Gurugram-122001
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Connect to BRANCH



A platform for Members and Students to
Connect & Interact with the Chairman of
Gurugram Branch of ICAI



LIVE (()))

STREAMING

Connect by Facebook Live on
1st Sunday of Every Month at **11 AM**
<https://bit.ly/icaiggnpage>



Connect and Share to ME

- **IDEAS** of yours for our Fraternity
- Redressal of your **GRIEVANCE**
- Willingness to be a **VOLUNTEER**
- Share your valuable **SUGGESTIONS**

"Always available to the Profession"

CA. Mohit Singhal
Chairman, Gurugram Branch



Members & Students of Gurugram Branch can take Benefit of the Initiative



ICAI MOTTO

य एष सुप्तेषु जागर्ति कामं कामं पुरुषो निर्मिमाणः ।
तदेव शुक्रं तद् ब्रह्म तदेवामृतमुच्यते ।
तस्मिंल्लोकाः श्रिताः सर्वे तदु नात्येति कश्चन । एतद् वै तत् ॥

Ya eṣa supteṣu jāgarti kāmam kāmam puruṣo nirmimāṇah ।
Tadeva śukram tad brahma tadevāmṛtamucyate ।
Tasminlokāh śritāh sarve tadu nātyeti kaścan । Etad vai tat ॥

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

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

Source: Kathopanishad





Study Group Membership for Gurugram Branch is open for FY 2022-23

Particulars	Fee Per member	GST @ 18%	Total Amount
For Individual Member	Rs. 5500/-	Rs. 990/-	Rs. 6490/-
For five or more declared members from any organization	Rs. 5000/-	Rs. 900-	Rs. 5900/-

Fee Structure:-

A. For Individual Member:- Rs 5500 plus Rs. 990(18% GST)= Rs. 6490/-

B. For five or more declared members from any organization i.e. names of the Members to be declared at the time of payment of fee- Rs.5000 plus Rs.900 (18% GST)= Rs. 5900/- per member

Payment Option:

1. Offline Mode - Please fill up the form ([Click Here](#)) and send the cheque to branch along duly filled form.

2. NEFT/RTGS Mode : RTGS/NEFT at below bank and share the details of payment along duly filled form at gurgaonicali1@gmail.com

Bank Account Details:-

A/C Name : Gurgaon Branch of NIRC of ICAI

A/C Number : 910010026661826 | **IFSC Code** : UTIB0000056

(Kindly mention your name and Membership Number in the remarks while making the payment)

3. Payumoney - Please follow the link and make the payment.

For Individual Member : <https://pmny.in/LIsJxjb5Qz4P>

For Five Member : <https://pmny.in/EIPOkfzu4vCH>

Note:- GST details (in membership form) need to be shared at the time of making the payment. An invoice once issued will not be altered.

Disclaimer:

Request you to please send a mail at gurgaonicali1@gmail.com along with invoice/GST details (in membership form) within 3 days of making the payment to receive a copy of GST Invoice with your details.





CA Mohit Singhal
Gurugram Branch of NIRC of ICAI



Dear Professional Colleagues,

I congratulate all our members on the occasion of our noble profession's entrance into its glorious 74th year. Major programmes conducted by our branch on this occasion are

- Flag Hoisting
- Cultural Program by Members & Students
- Swachh Bharat Abhiyan
- Planting Saplings
- Cyclethon
- Financial & Tax Literacy Drive & Education Kit Distribution
- Covid Vaccination Booster Dose
- We Care Drive

Annual general meeting of the branch

The Notice of the 12th Annual General Meeting of the Members of the Gurugram Branch of NIRC of ICAI will be on 05th July 2022 at 4.00 pm at Branch premises. I invite all members of the branch to kindly participate.

The month that was – June 2022

Your branch had also conducted Seminar on Goods and Services Tax on 11th June, which are well attended by large number of member's.

A Blood donation drive is also organised by your branch on 14th June in association with Chikitsa Prakosth, Gurugram, Rotary Blood Bank, The Mayra Foundation and Civil Hospital Gurugram where more than 130 units has been collected jointly.

To mark the International Yoga day Celebration on 21st June, your branch had conducted a Virtual



Week of Yoga activities along with Physical Yoga day Celebration on branch premises, in which members had participated well and make it grand success.

To encouraging about new avenues for profession, a Seminar on RERA & Seminar on LLP and its Provisions had been conducted by your branch.

As we all are aware that BOS is going to launch new scheme of Education & Training for students. To discuss the same with students at large, a program on the same has been conducted where more than 350 plus students has participated to listen and understand the proposed scheme of new education and training system.

Also a special program has been conducted for CA Women as to How to overcome challenges faced by CA women whereas female members from Industry and Practice had participated and shared their experience and knowledge with the members present therein.

Celebration of International MSME Day, A seminar is being organized under the aegis of Committee on MSME & Start-up, of ICAI with the vision "CA as Business Solution Providers For MSMEs: Self Reliant India" on Monday, 27th June 2022.

CA Day celebration is scheduled on 1 July 2022 in ICAI Bhavan, Manesar. As part of it, flag hoisting, planting saplings, and Cultural Evening for members and students are planned. A request everyone to please be part of it with your family members.

Again Wish you all a Happy CA Day 2022.

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RBI Payment Vision: 2025

CA. Saurabh Garg



With the aim to ensure safe, secure, reliable, accessible, affordable and efficient payment systems as it nurtures the economic development and financial stability, RBI releases its payment vision. RBI has started releasing payment vision document since 2001 for strategic direction and implementation of plan to structure the development of ecosystem in India.

In the last Payment Vision 2019-21 plan, RBI sets the following goalposts:

1. Competition

- Opening access of centralized payment system to non-bank PSOs,
- Feature phone-based payment services,
- Internationalization of domestic payment systems

2. Cost

- Waiver of charges levied by RBI for transactions processed in RTGS and NEFT systems,
- Review of Automated Teller Machine (ATM) interchange fee and customer charges,
- Implementation of Payments Infrastructure Development Fund (PIDF) Scheme and so on.

3. Convenience

- Availability of NEFT, RTGS and National Automated Clearing House (NACH) on 24x7x365 basis.
- Relaxation of Additional Factor of Authentication (AFA) requirements for small value card present transactions.
- Setting up a 24x7 helpline for digital payment services, etc.

4. Confidence

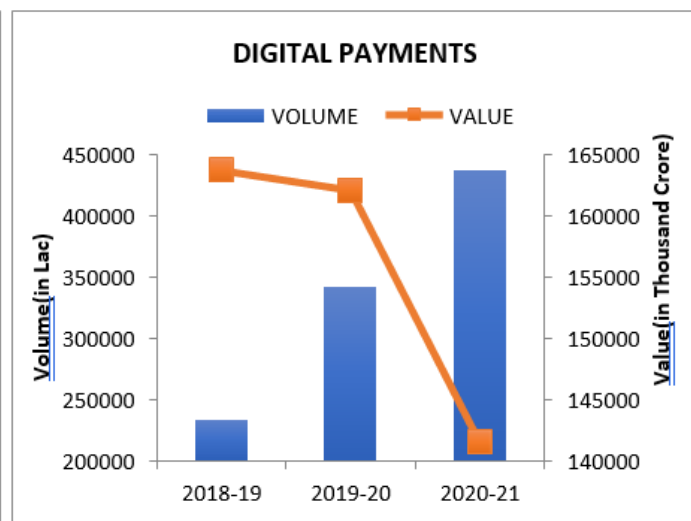
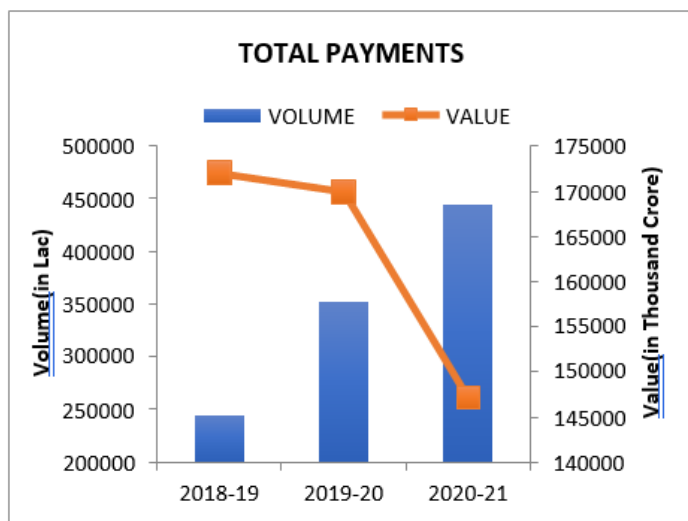
- E-mandates for recurring transactions
- Setting up of Centralized Payments Fraud Information Registry (CPFIR), etc.

Progress and current status of the Payment System

As per RBI report, over 26 Cr. transactions are happening on daily basis from which ~50% are from UPI system. During covid pandemic, industry and society shifted to digital payments, people accepting this change but still covering every citizen is still a long way.

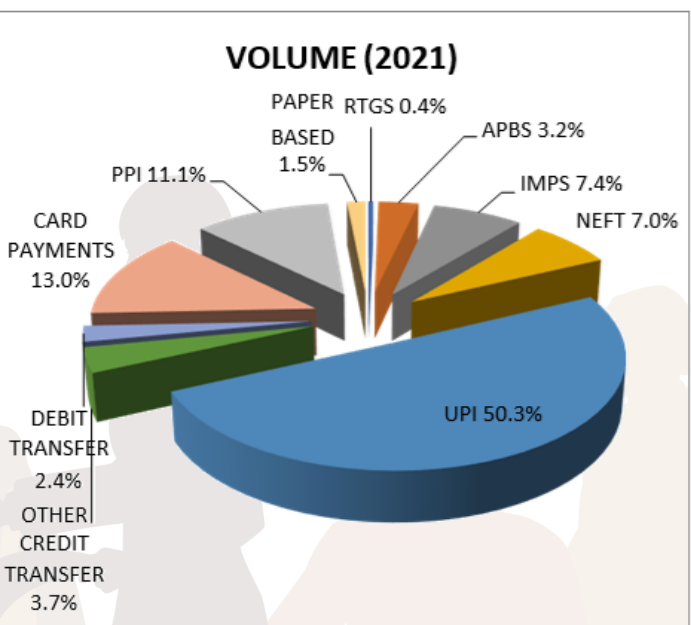
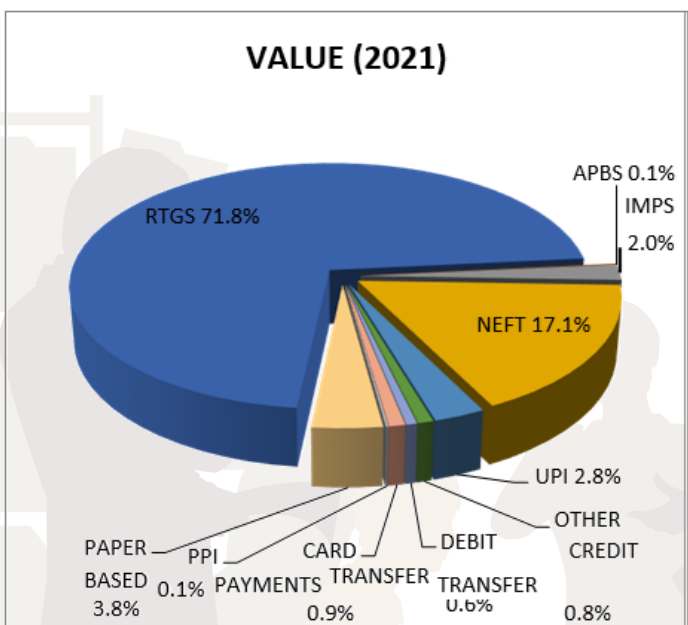
During the period from 2018-29 to 2020-21, Payment system recorded a robust growth. In terms of volume of total payments there was growth of

82% in last two years while there was growth of around 87% in volume of Digital Payment. There was reduction in the total value of transaction inline with the reduced economic activities.

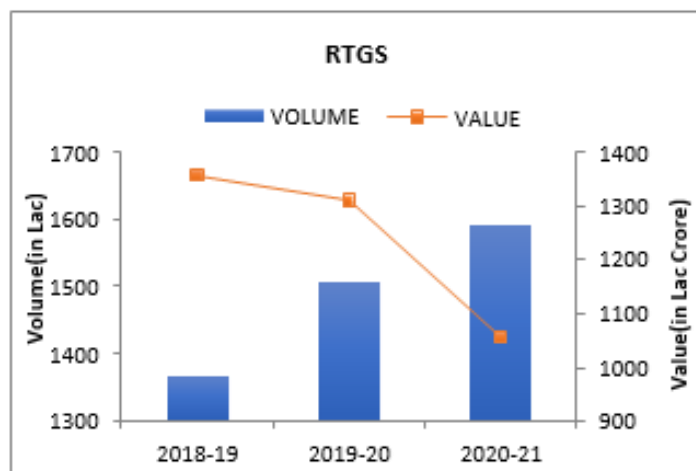


In terms of Value Total Payments have declined by 18%, mainly due to reduction in the value wise transactions in Digital Payments in spite of growth in the volume substantially.

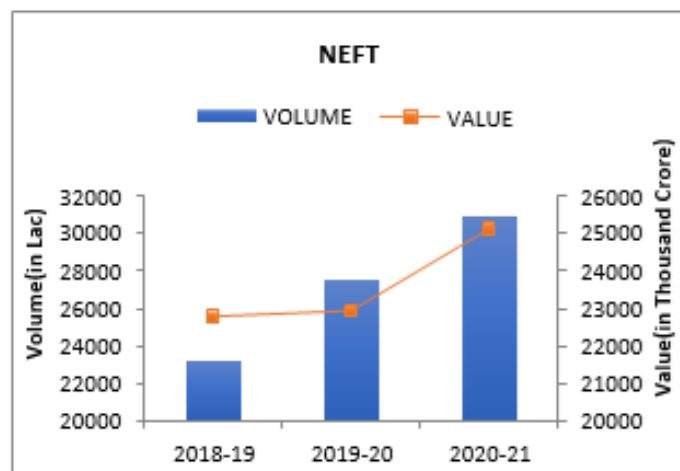
While approx. half of the transactions were happened through UPI but in terms of value of transactions is concerned, most of the value transacted through RTGS mechanism.



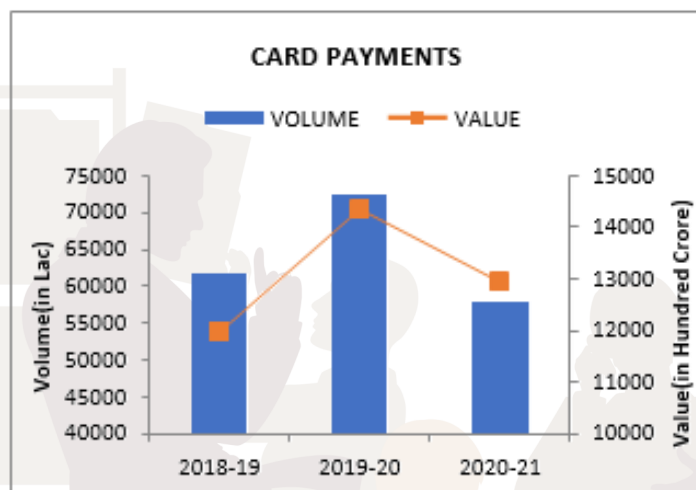
There was all around growth in the total volume mainly on the back of volume in digital payments. In total payments, RTGS volume growth was highest at 82% during the period 2018-19 to 2020-21 and xxxx has seen least growth.



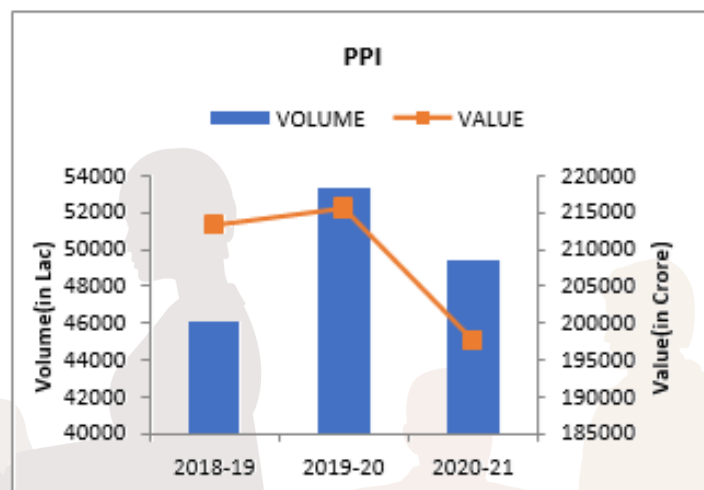
Amongst the electronic modes of payments, the number of transactions undertaken using RTGS increased by 5.7% in 2021, with value amounting to ₹1,056 lakh crore, resulting in a decline in value by 19.5% from the previous year due to the reduction in the large value transactions of corporates in line with slowdown in economic activity.



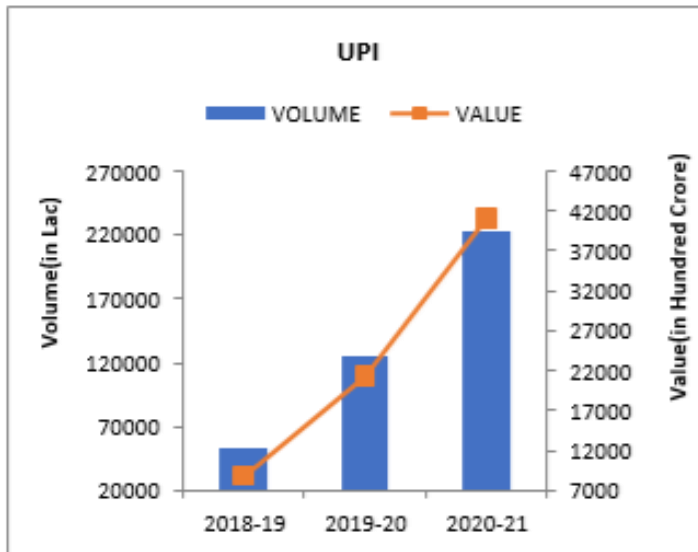
Transactions through NEFT system rose by 12.7 per cent during the year. At the end of March 2021, the NEFT facility was available through 1,75,283 branches of 225 banks.



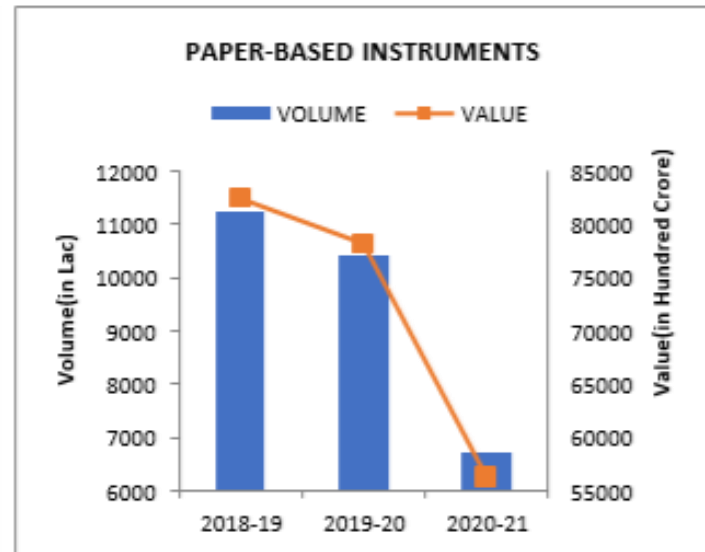
During 2018-19 to 2020-21, the number of card payment transactions carried out through credit cards and debit cards decreased by 19% and 20.6%, respectively. Correspondingly, decrease in value of credit card transactions during the same period.



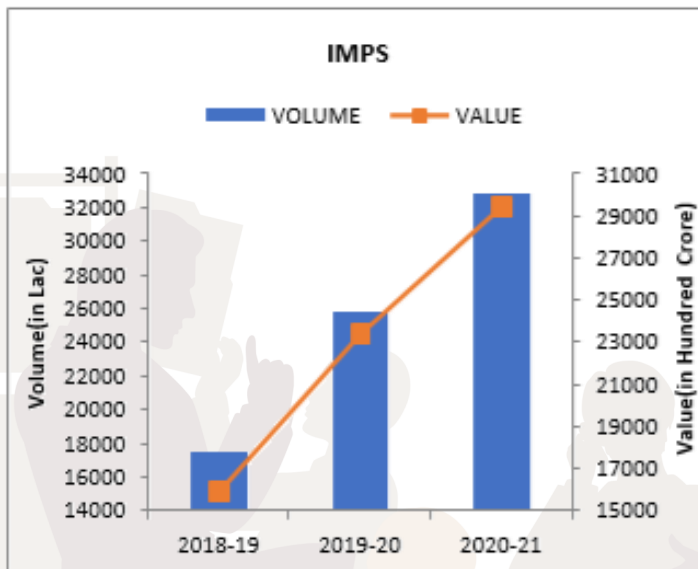
Prepaid Payment Instruments (PPIs) recorded contraction in volume by 7.4% in 2020-21 as against a growth of 15.7 per cent a year ago, while the transaction value at 1.97 lakh crore was lower by 8.3 per cent vis-à-vis last year.



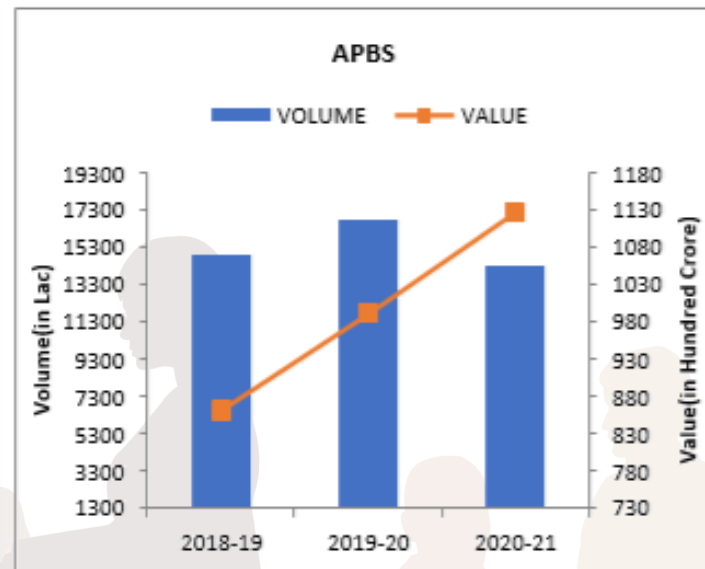
UPI has seen highest growth in both value and volume terms



Paper based instruments have seen decline in both volume and value of transactions.



Of the digital payments, UPI, IMPS and PPI transactions registered CAGR of 104%, 39% and 13% respectively during the vision period.



JAM (Jan Dhan, Aadhaar and Mobile) trinity has also played a crucial role in the development of digital payment as it facilitates Direct Benefit Transfers (Government to Person or G2P payments) through the Aadhaar Payment Bridge System (APBS).

There has been increase in unique users of mobile banking and internet banking by 99% and 18%, respectively, between March 2019 and September 2021. There has been decrease in the average value per transaction from Rs. 70,522/- to Rs. 33,147/- on the back of increase in the number of transactions of IMPS and UPI services in last three years. In addition, there is reduction in use of Cards as well, However, average value of per transaction has increased, possibly due to rampant adoptability of UPI and IMPS services for small payment.

So, the use of IMPS and UPI services are changing the dynamics of the payment systems. Per transaction value has been reduced due to lower economic activities in general and use of IMPS, UPI and other services for payment of small payments.

The Payment Vision of 2025

To provide every user with Safe, Secure, Fast, Convenient, Accessible, and Affordable e-payment options. Core theme is 4Es that is E-Payments for Everyone, Everywhere, Every time.

RBI is working to make digital payments flawless to the users to encourage society to use Digital Payment methods. It'll also reinforce India's position as the global leader in digital payments domain.

There are 5 major goalposts mentioned by the RBI:

1. INTEGRITY

- Explore alternative authentication mechanism beyond OTP for digital payment transactions. There this many concerns with the OTP based authentications in terms of phishing / vishing / smishing modes for divulgence of customer confidential details.
- Encourage and broaden the use of LEI in payment systems to ensure transparency, greater precision, facilitates faster tracking of payments and unique identification of parties involved. LEI is a 20-digit unique code to identify parties to financial transactions worldwide. Per the timeline, borrowers with a total exposure above ₹25 crore have to obtain LEI by April 30, 2023, and borrowers with total exposure above ₹10 crore and up to ₹25 crore have to obtain LEI by April 30, 2024.
- Explore the possibility of interoperability for contactless transit card payments in offline mode as it facilitates seamless travel with a single payment instrument usable across different transit operators.
- RBI shall undertake a comprehensive review of the directions for Central Counterparties (CCPs), so that the governance standards, including appointment, reappointment, fit and proper criteria of directors are aligned at par with banks.
- RBI shall explore developing a system of Liquidity Bridge to facilitate efficient liquidity

management for members.

- The batches of NEFT shall be reviewed and increased.
- Leverage the ODR system for fraud monitoring and reporting till the time a central agency built as in part of CPFIR for implementing the capability of seamless reporting of fraudulent transactions to the corresponding beneficiary's RE.
- Provide Enhancement to CPFIR in terms of creating negative database of fraudulent beneficiaries, publishing reports on trends in payment frauds, etc.
- Out of current payment systems i.e. NEFT, RTGS, IMPS and UPI, only UPI has a facility to check the payee name. So, RBI will explore to provide the payee's actual name for other fund transfer payment system.
- RBI will operate the assessment of RTGS and NEFT periodically under the PFMI standards and published.
- RBI shall explore the local processing of payment system.
- With the growing adoption of digital payment modes, there is rise in digital payment frauds, to provide the security from that, RBI shall study on scope / feasibility of creation of DPPF.

2. INCLUSION

- RBI shall examine the desirability and feasibility of geo-tagging of payment transactions

keeping in view the customer privacy concerns.

- RBI revisit the guidelines for PPIs including closed system PPIs and shall continue to develop a conducive framework for long term growth of PPIs with enhanced security of transactions as digital payment transactions using PPIs is growing.
- The need to bring all significant payment intermediaries, including offline PAs, under direct regulation of RBI shall be considered.
- Migration from current approach of batch processing for clearing and settlement of cheques
- to 'on-realization-settlement' model, wherein the processing shall be continuous.
- Bring all authorized PSOs under Ombudsman scheme.
- Extension of trading market hours shall also be facilitated to enable longer market availability for trading and settlement as currently money market and capital market operate at fixed hours.
- Training approach of electronic-Banking Awareness and Training (eBAAT) shall be shifted from passive and mass communication to customize and user specific delivery channel as cyber-crimes related to payments have been on a rise.
- PIDF Scheme shall also be reviewed and, if necessary, to cover more regions and merchant categories for targeted expansion of acceptance infrastructure.

- A discussion paper on the need for proportionate regulation shall be published by the Reserve Bank as BigTechs and FinTechs play an increasingly dominant role in payments ecosystem.
- RBI shall facilitate the collection and publication of disaggregated data on payment systems to encourage research and facilitate analysis of in-depth trends in payments as there is the lag in current publishes granular data.
- RBI shall examine and make payment system more inclusive for differently-abled person who might be facing problem in processing digital payments.
- RBI shall undertake the comprehensive review of all aspects related to charges involved in various channels of digital payments to ensure the viability.
- RB shall coordinate with central and state government to integrate their payment platforms to digital mode.

3. INNOVATION

- As in today's world, we all are surrounded by the IOT devices. RBI shall facilitate a framework on IoT-based payments covering aspects of data security, authentication, identity validation, etc.
- To migrate all the payment messaging systems operated by RBI to ISO 20022 standard to enable many benefits.

- RBI shall explore more to link credit cards and credit components of banking product with UPI as UPI transactions has been growing significantly.
- To make funds transfer simple and easy, RBI shall review the payment identifiers and explore the alternative options.
- As BNPL services have become a new payment mode along with the existing modes, RBI shall examine these methods and shall issue the appropriate guidelines on payments involving BNPL.
- RBI shall create payment system for processing online merchant payments using internet/mobile banking as current process delayed in these payments.
- RBI shall continue in organizing payment Innovation contests and hackathons after the success of "HARBINGER 2021 – Innovation for Transformation", RBI's first global hackathons.

4. INSTITUTIONALISATION

- RBI shall endeavor to comprehensively review the PSS Act and the corresponding Regulations as it is the emerging requirements of the highly dynamic and fast evolving payment ecosystem for both domestic as well as cross-border.
- RBI shall examine and possibly implement a National Card Switch to process card transactions at PoS terminals and the resultant settlements.
- RBI shall constitute Payment Advisory Council

(PAC) to assist BPSS and review it periodically and suitably modified to maintain its relevance.

- RBI shall continue its active participation and involvement in International fora with the aim to enhance the payments ecosystem across the globe.

5. INTERNATIONALISATION

- RBI shall explore and implement Two Factor authentication (2FA) for cross-border transactions.
- RBI shall initiate the inclusion of INS in Continuous Linked Settlement (CLS) as it gaining importance and provides protection for cross-currency settlement in 18 currencies.
- Reserve Bank is working towards introduction of CBDC in India and shall be study and explore various use cases to bring in further efficiencies in domestic and cross border payment processing and settlement using CBDCs.
- RBI shall expand SFMS and Indian Financial Network (INFINET) frameworks across jurisdictions.
- Reserve Bank shall actively support the global outreach initiatives of RTGS, NEFT, UPI and Rupay Cards to expand the footprint of domestic payment systems by collaborating with relevant stakeholders.
- Currently RTGS settle fund transfer transac-

tions domestically, to expand internationally, RBI shall be explored through bi-lateral or multilateral arrangements.

- The Indo-Nepal Remittance Facility Scheme was launched by the RBI in May 2008 for cross-border remittances from India to Nepal, using the NEFT system which gave many benefits. So, RBI shall undertake the efforts to extend such remittance facilities to other countries depending on feasibility.

Following are the expected outcomes during the Vision period:

- 1) Volume of cheque-based payments to be less than 0.25% of the total retail payments;
- 2) More than 3x increase in number of digital payment transactions;
- 3) UPI to register average annualized growth of 50% and IMPS / NEFT at 20%;
- 4) Increase of payment transaction turnover vis-à-vis GDP to 8;
- 5) Increase in debit card transactions at PoS by 20%;
- 6) Debit card usage to surpass credit cards in terms of value;
- 7) Increase in PPI transactions by 150%;
- 8) Card acceptance infrastructure to increase to 250 lakh;
- 9) Increase of registered customer base for mobile based transactions by 50% CAGR; and
- 10) Reduction in Cash in Circulation (CIC) as a percentage of GDP.

There is definitely shift happening from the traditional banking and payment systems to new age digital payment mechanism due to increased comfort on digital payment of general public. On the hand, RBI is also working to include more and more people into the digital payment net. One of the biggest issues was to provide such services to all irrespective having feature phone or not and English literate or not etc.. Gradually, all such concerns are getting addressed. Digital payment mechanism will definitely help Banks to reduce the per transaction cost beyond the speed and accuracy in the transaction. In the last three years, there has

been increase in the digital payment volume by 88%, while in other than digital payment method there is reduction of transaction by 40% in last three years. RBI has already announced through this vision document that RBI will refine the regulations for BigTech, FinTech and also for the BNPL transactions, this will help all around growth of the economy. With the proper emphasis from the RBI and timely addressing the issues of general public will definitely help all to adopt the digital payment method and it will definitely help in inclusive growth of nation.



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Shimpy Gera



क्यों ना आज इस जिंदगी को बेहतर बनाया जाए

यह खूबी भी है और खामी भी,

कि हम हर हाल में जी लेते हैं,

किसी और से जुड़ने की खातिर खुद ही को तोड़ देते हैं ,

खुद की जिंदगी से खुद ही को खो दिया हमने,

फिर खुद ही के पते से खुद ही को लापता कर दिया हमने ।

यह शिकायत नहीं सच्चाई है जिंदगी जी नहीं बिताई है ,

सोचो क्या उस खुदा ने यह जिंदगी सिर्फ इसलिए बनाई है।

क्यों ना आज इस बिखरी जिंदगी को फिर से समेटा जाए , क्यों ना आज इस बिखरी

जिंदगी को फिर से संवारा जाए ,

क्यों ना आज खुद ही से खुद ही को मिलाया जाए ,

कुछ इस तरह से खुदा का शुक्र मनाया जाए ।

शिंपी के अंतर्मन से

शिंपी की कलम से



Glimpses

Day & Date : Saturday, 11th June 2022 | Time : 09.30 AM – 05.00 PM (6 CPE Hours)
Venue : Hotel Radisson Gurugram, Sohna Road, Sec-49, Gurugram

Gurugram Branch of NIRC of ICAI





Glimpses

e-Newsletter | July 2022

Day & Date : Tuesday, 14th June 2022 | Time : 09.00 AM - 05.00 PM
Venue : Guru Kamal, Near Signature Tower, Gurugram.

Gurugram Branch of NIRC of ICAI

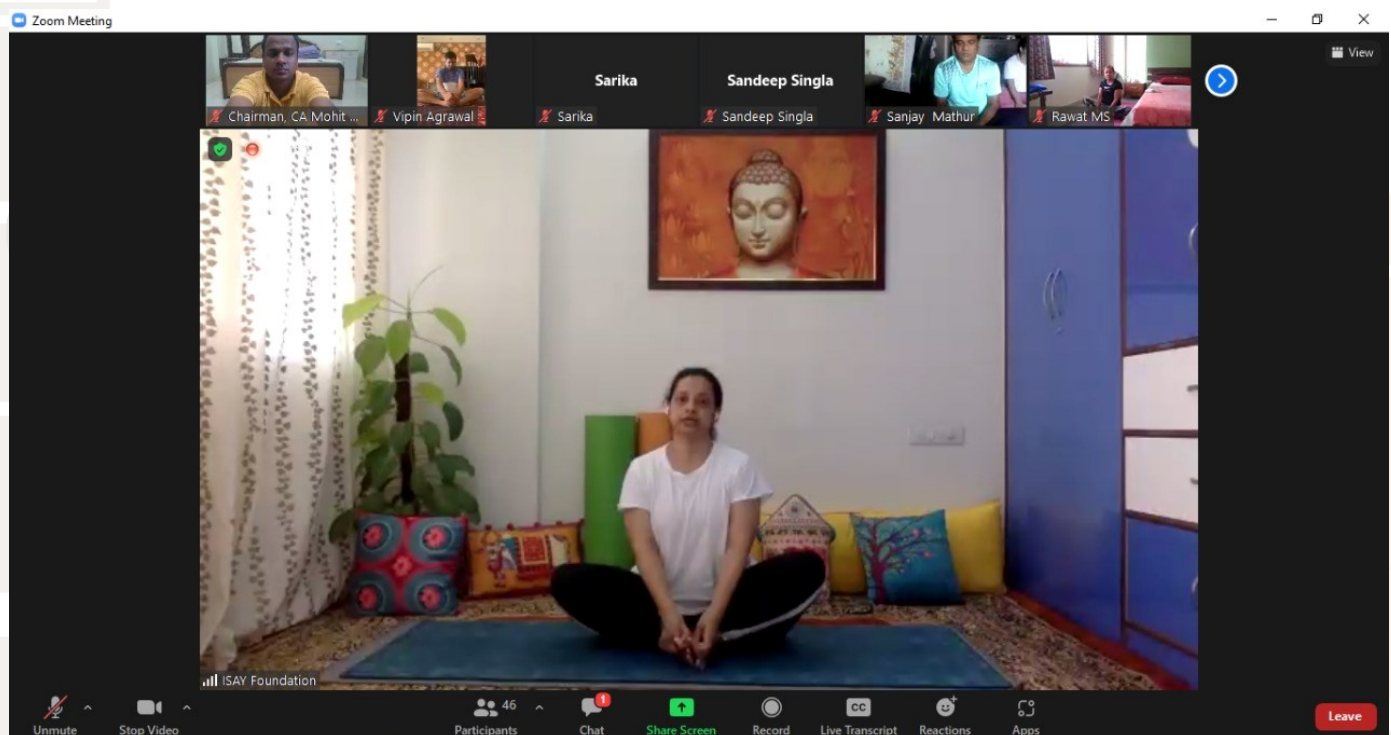
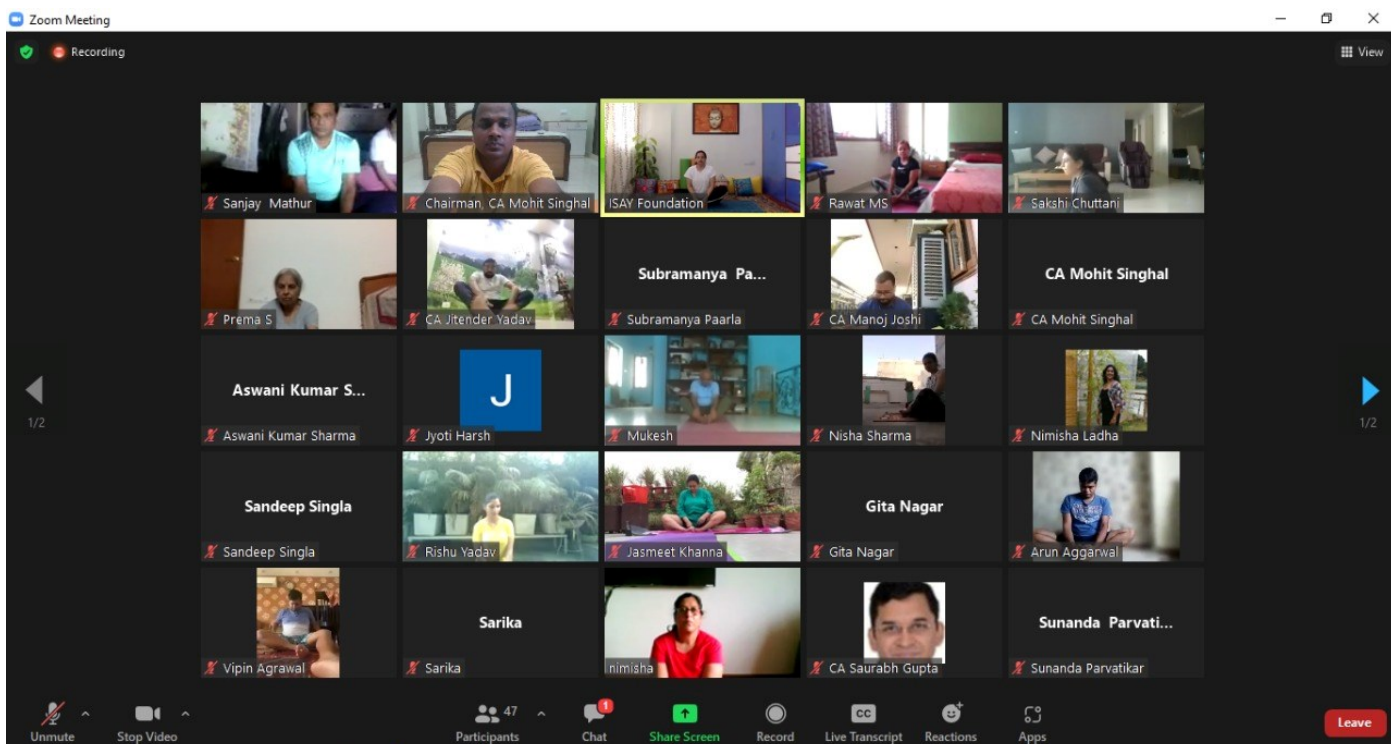




Date : 15th June 2022 to 21st June 2022

Time : 06.00 AM – 07.00 AM

Virtual Yoga Week with Physical International Yoga Day Celebration in association with ISAY Foundation and Rashmi Yoga organised by Gurugram Branch under theme of #azadikaamritmahotsav : 75 Days | 75 Activities for Members & CA Students





Glimpses

Day & Date : Saturday, 18th June 2022 | Time : 09.30 AM - 02.00 PM (4 CPE Hours)
Venue : The Bristol Hotel, A Block, DLF Phase 1, Sector 28, Gurugram

Gurugram Branch of NIRC of ICAI





Day & Date : Tuesday, 21st June 2022 | Time : 06.00 AM – 07.30 AM
Venue : Branch Premises, Sector-14, Gurugram





Glimpses

Day & Date : Thursday, 23rd June 2022 | Time : 09:00 AM – 02:00 PM (2 CPE Hrs)
Venue : Hotel Corus Banquet, Sector-14, Gurugram

Gurugram Branch of NIRC of ICAI



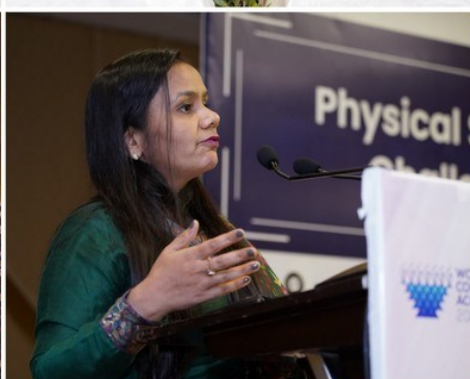


Glimpses

e-Newsletter | July 2022

Day & Date : Saturday, 25th June 2022 | Time : 09.30 AM – 02.00 PM
Venue : Hotel Radisson Gurugram, Sohna Road, Sec-49, Gurugram

Gurugram Branch of NIRC of ICAI





Cyclathon & Swachh Bharat Abhiyan | Day & Date : Sunday, 26th June 2022

Gurugram Branch of NIRC of ICAI





Glimpses

Day & Date : Monday, 27th June 2022 | Time : 03.00 PM – 06.00 PM (3 CPE Hours)
Venue : Hotel Radisson Gurugram, Sohna Road, Sec-49, Gurugram

Gurugram Branch of NIRC of ICAI





Glimpses

Day & Date : Tuesday, 28th June 2022 | Time : 10:00 AM – 01:00 PM
Venue : Gurugram Branch of NIRC of ICAI, 2A, Pavilion Building, 339/2, Sector-14

Gurugram Branch of NIRC of ICAI





Gurugram Branch Managing Committee for the Session 2022-23

SNo.	Designation	Name	Mobile	Email ID
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Feedback & Suggestions: Gurugram Branch will be happy to receive the feedback from you regarding the seminars/workshops and other activities organized by branch. You may please send feedback at Gurugram Branch of NIRC of ICAI requests the members & students to come forward & share the articles (Professional & other) to be published in the upcoming newsletter. The submissions may be sent to **fcasmc@gmail.com** with the subject line (Article Newsletter).

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