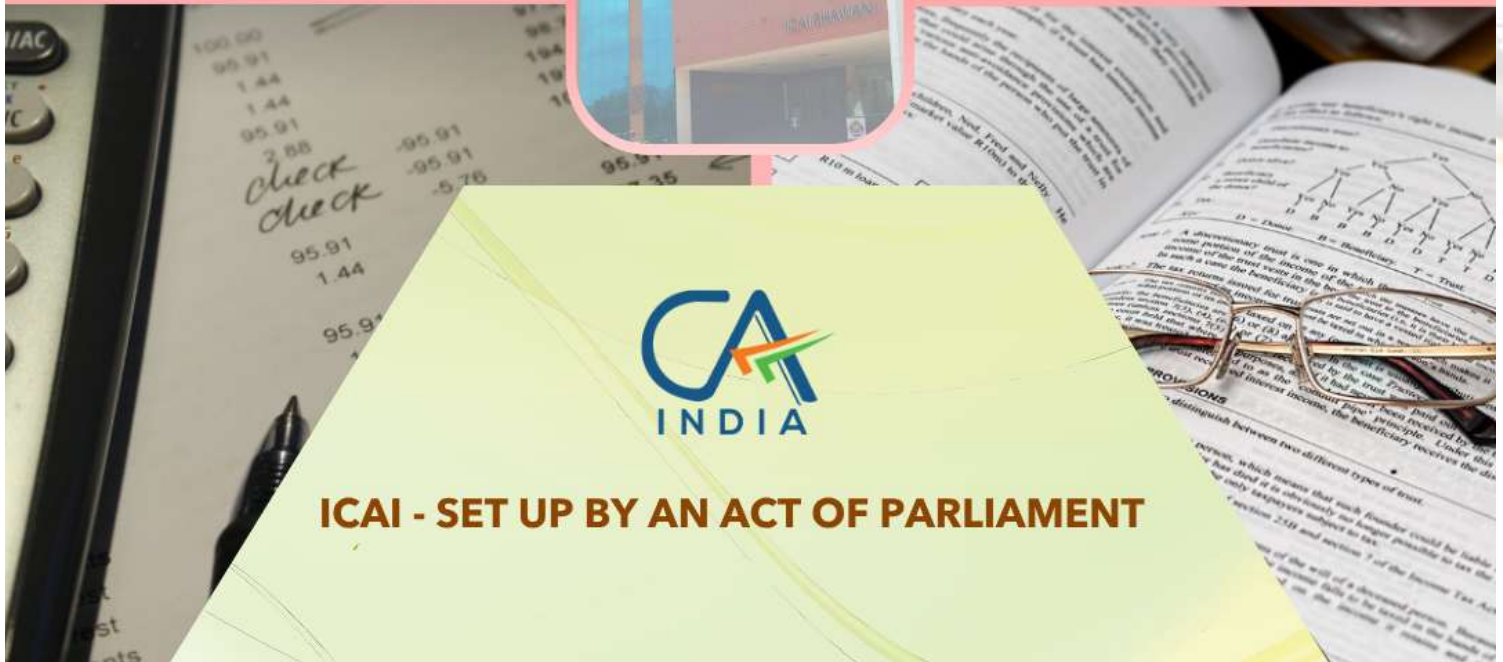




**INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA**  
**CHHATRAPATI SAMBHAJINAGAR BRANCH OF ICAI, WIRC**

\_\_\_\_\_ **NEWS LETTER FOR** \_\_\_\_\_  
**APRIL 2026**



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## Chairman's Message

Dear Esteemed Members and Students,

After an engaging and knowledge-driven March, it gives me great pleasure to share the roadmap for April 2026. The previous month witnessed enthusiastic participation across technical sessions, study circles, sports activities, and technology-driven learning initiatives like our AI certification programs. It was heartening to see such active involvement from members and students alike, reinforcing the strength of our professional community.

As we step into April, our focus continues to be on holistic development—blending technical excellence, student support, health awareness, and social responsibility. The month begins with a seminar on **MSMEs and Tourism Incentive Schemes**, offering insights into important growth sectors of our economy. For our students, a special webinar on cracking CA exams by a rank-holder will provide valuable guidance and motivation.

In line with the growing importance of digital safety, we have planned a **Program on Cyber Security**, equipping members with awareness in today's technology-driven environment. Student-centric initiatives remain a priority, with **Marathon Batches for Foundation and Intermediate courses**, helping aspirants prepare effectively for their examinations.

We also bring focused technical learning through a **Full-Day Seminar on RERA** and a **Seminar on Peer Review**, ensuring



members stay updated with regulatory and professional standards. Alongside professional development, we continue to encourage engagement and well-being through activities like the **Swimming Competition** and a **Cleanliness Drive**, reflecting our commitment to both physical wellness and social responsibility.

Further strengthening our technology initiatives, we will be conducting **AI Level 1 Batch sessions**, continuing our journey towards a future-ready profession. We also look forward to a **health-focused initiative with a Cancer Testing Camp (tentative)**, underlining the importance of preventive healthcare.

I warmly invite all members and students to actively participate in these initiatives and make the most of the opportunities provided by the branch. Together, let us continue to learn, grow, and contribute meaningfully to the profession and society.

Warm regards,  
**CA Amol Godha**

Chairman

ICAI Chhatrapati Sambhajinagar Branch

## Special Announcement

Congratulations to the newly Formed WICASA Committee!!!

LOKMAT TIMES



The new office-bearers of the city branch of WICASA have been announced for the year 2026-27. (From L) Soham Pimarkhedkar and Tanisha Boramanikar (core committee members), Vijay Parmeshwari (joint treasurer), Samruddhi Ankush (treasurer), Neeraj Khare (vice chairman), Anand Totla (chairman), Prasad Kulkarni (core committee member), Vaibhavi Deshmukh (secretary) and Rucha Puri (joint secretary) are seen.

### CA Anand Totla elected WICASA chairman

**Chhatrapati Sambhajnagar:** The new office-bearers of the city branch of Western India Chartered Accountants Student Association (WICASA) of Chartered Accountants of India (ICAI) have been announced for the year 2026-27.

CA Anand Totla is the new chairman of the city branch of WICASA. He took charge on Sunday. The office-bearers elected for the year 2026-27 are as follows: Neeraj Kare (Vice Chairman), Vaibhavi Deshmukh (Secretary), Samruddhi Ankush (Treasurer),

Rucha Puri (Joint Secretary), Vijay Parmeshwari (Joint Treasurer) and Soham Pimparkhedkar, Tanisha Boramanikar, and Prasad Kulkarni (members).

In the year to come, the branch has planned various programmes for the development of students and society at large. Some important events include the Students' National Convention, Educational Tour, Industrial Tour, Youth Festival, and Sports Festival. ICAI city branch chairman CA Amol Godha congratulated the office-bearers.

# Reimagining Bank Branch Audits: A Comprehensive Practical and Technology-Driven Approach

- CA Sonali Chandak

In an era where the banking sector is rapidly evolving with digital transformation, regulatory scrutiny, and increasing transaction complexity, the role of a bank branch auditor has undergone a significant shift. No longer limited to routine verification, modern bank audits demand a blend of analytical thinking, technological adaptability, and strong professional judgment.

This article presents a comprehensive and practical approach to bank branch audits, integrating traditional audit principles with modern tools such as data analytics and artificial intelligence.

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## 1. Ethical Foundation: The Cornerstone of Audit Quality

Every audit engagement begins with adherence to the fundamental principles of professional ethics—integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour.

Among these, **professional competence and due care** stand out as the most critical in bank audits, given the complexity and time-bound nature of assignments. Auditors are expected to maintain updated knowledge of RBI regulations, ICAI guidance notes, and evolving financial reporting requirements.

Ethics is not merely a compliance requirement—it directly impacts audit quality, credibility, and stakeholder trust.

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## 2. Smart Planning: Setting the Direction Right

An effective audit is built on robust planning. Given the limited time frame of bank branch audits, auditors must adopt a structured and strategic approach.

### SMART Planning Approach

- **Specific** - Define clear audit objectives
- **Measurable** - Identify measurable outcomes
- **Achievable** - Allocate realistic resources

- **Relevant** - Focus on high-risk areas
- **Time-bound** - Plan within strict deadlines

### **Pre-Audit तैयारी (Preparation Checklist)**

Before commencing the audit, auditors should ensure availability of:

- Previous year audit files and LFAR
- RBI circulars and master directions issued during the year
- ICAI Guidance Note on Bank Audit
- Bank's closing instructions and internal circulars
- Audit program and checklists
- Digital tools and documentation templates

Additionally, obtaining insights from the previous auditor (if applicable) and issuing an engagement letter and requirement list ensures clarity and preparedness.

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### **3. Understanding the Branch: The "First-Hand Feel"**

A critical but often overlooked step is gaining a **practical understanding of the branch environment**.

This involves reviewing:

- Concurrent audit reports
- Risk-Based Internal Audit (RBIA) reports
- Stock and revenue audit reports
- Internal inspection findings
- System audit reports
- Previous statutory audit observations

This exercise helps auditors identify **sensitive areas, recurring issues, and control weaknesses**, enabling focused audit execution.

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### **4. Risk Assessment and Materiality: Focusing Where It Matters**

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Modern auditing is driven by risk assessment. Understanding the nature of business, volume of transactions, and internal control environment allows auditors to identify areas with a higher probability of material misstatements.

### **Materiality in Bank Audits**

Due to time constraints, auditors cannot verify every transaction. Hence, determining materiality thresholds is essential.

For example:

- Large advances exceeding prescribed limits require **100% verification**
- High-risk accounts such as SMA-2, restructured loans, and irregular overdrafts demand special attention

Analytical procedures become powerful tools in identifying unusual trends, deviations, and potential misstatements.

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## **5. Data-Driven Audit: The Backbone of Modern Auditing**

With the advent of Core Banking Systems (CBS), bank audits have become heavily data-centric. Auditors now rely on structured data analysis rather than manual checking.

### **Key Reports for Analysis**

- Loan Balance File
- SMA (Special Mention Account) Reports
- Overdue and Irregular Accounts Reports
- Loan Sanction and Disbursement Reports
- Insurance Expiry Reports
- Bank Guarantee Reports
- Suspense and Sundry Accounts

### **Key Data Fields for Analysis**

- Customer ID (CIF)
  - Outstanding balance
-

- Sanction limits
- Drawing power
- Overdue amounts
- SMA and NPA classification
- Security values

### Use of Excel and Analytics

Tools such as Excel significantly enhance audit efficiency:

- **Pivot tables** - Identify top borrowers
- **Filters and sorting** - Detect irregular accounts
- **VLOOKUP/XLOOKUP** - Merge multiple datasets
- **Trend analysis** - Monitor asset classification changes

This enables auditors to perform **population-level analysis**, improving audit coverage and reducing sampling risk.

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## 6. Execution Phase: Moving Beyond Traditional Checking

Audit execution is where planning translates into action. It involves both **substantive procedures** and **control testing**.

### Critical Areas of Verification

- **Advances** - Classification, provisioning, documentation
- **Income Recognition** - Correct application of IRAC norms
- **Cash and Balances** - Physical verification
- **Suspense Accounts** - Identification of unusual entries
- **Fraud Indicators** - Early detection mechanisms
- **Contingent Liabilities** - Proper disclosure

Auditors must also ensure compliance with:

- RBI guidelines
- ICAI standards and guidance notes

- Accounting standards
- Quality control standards (SQC 1)

A well-designed audit program ensures systematic coverage and avoids last-minute chaos.

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## 7. Documentation: The Silent Evidence of Audit Quality

Audit documentation is not just a formality—it is the backbone of audit defensibility.

### Essential Documentation Includes:

- Audit programs and checklists
- Working papers (manual or electronic)
- Data analysis sheets
- Management representations
- Confirmation letters
- Summary of key observations

Proper documentation ensures:

- Transparency
  - Review readiness
  - Compliance with peer review requirements
- 

## 8. Reporting Excellence: Clarity, Depth, and Consistency

Bank branch audit reporting involves multiple reports, each serving a unique purpose:

- **Main Audit Report** - Opinion on financial statements
- **LFAR (Long Form Audit Report)** - Detailed operational insights
- **IFCOFR** - Internal control evaluation

### Key Principles of Effective Reporting

- Avoid contradictions across reports
  - Provide descriptive, fact-based observations
-

- Support findings with data and examples
- Highlight systemic issues, not just isolated errors

LFAR, in particular, should be treated as a **value-added report**, providing actionable insights to bank management and central auditors.

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## 9. Integration of Artificial Intelligence in Bank Audit

Artificial Intelligence (AI) is redefining how audits are conducted.

### How AI is Transforming Audits

- Automated data extraction from CBS reports
- Pattern recognition and anomaly detection
- Faster analysis of large datasets
- Assistance in drafting reports and documentation

### Popular Tools for Auditors

- AI-based drafting tools
- Data analytics platforms
- Excel automation features
- Visualization tools like Power BI

### Benefits

- Improved efficiency
  - Reduced manual errors
  - Enhanced audit coverage
  - Better decision-making insights
- 

## 10. Data Protection and Ethical Use of Technology

While leveraging AI, auditors must remain vigilant about **data confidentiality and privacy**.

### Key Considerations

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- Avoid sharing sensitive customer data
- Use anonymized datasets wherever possible
- Ensure compliance with data protection laws
- Prefer secure and trusted platforms

Auditors must strike a balance between **innovation and responsibility**.

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## 11. Limitations of Technology: Why Judgment Still Matters

Despite its advantages, AI has limitations:

- Dependence on data quality
- Possibility of incorrect outputs
- Lack of contextual understanding
- Inability to replace professional skepticism

Thus, AI should be seen as an **assistant, not a replacement** for auditors.

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## 12. Conclusion: The Future-Ready Auditor

The future of bank branch auditing lies in the seamless integration of:

- Ethical integrity
- Strategic planning
- Data analytics
- Technological tools
- Professional judgment

Auditors who adapt to these changes will not only enhance audit quality but also position themselves as trusted advisors in the financial ecosystem.

Bank audits are no longer just about compliance—they are about **insight, assurance, and value creation**.

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# Bank Audits using AI

- CA Sonali Chandak

## Prompt for NotebookLM

Act as an experienced **Bank Branch Statutory Auditor (Chartered Accountant)** conducting statutory audit of advances.

Based on the **sanction letter of a loan account attached**, prepare a **detailed audit checklist** to verify compliance with all terms and conditions mentioned in the **sanction letter**.

The checklist should be designed for use by a **statutory auditor during branch audit** and should help in identifying **non-compliance, deviations, and potential risk areas**.

## Prompt chatGPT

You are an expert in **Bank Branch Statutory Audit in India** with deep knowledge of:

- RBI Master Circulars / Master Directions
- IRAC norms
- ICAI Guidance Note on Audit of Banks
- Standards on Auditing (SA 200 series)
- Practical bank branch audit procedures

Using the **attached Bank Closing Guidelines**, along with reference from:

1. RBI website ([www.rbi.org.in](http://www.rbi.org.in))
2. RBI Master Circulars / Master Directions
3. ICAI Guidance Note on Audit of Banks
4. Relevant Standards on Auditing (SA 230, SA 315, SA 330, SA 500, SA 520, SA 540 etc.)

prepare a **comprehensive audit checklist** for **Bank Branch Statutory Auditors**.

The checklist should cover **both Advances and Deposits.**

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### Part A – Advances Audit Checklist

Prepare a **product-wise checklist for verification of advances** including but not limited to:

- Cash Credit
- Overdraft
- Term Loan
- Working Capital Demand Loan
- Bills Purchased / Discounted
- Packing Credit
- Export Credit
- Loan Against Property
- Loan Against Deposit
- Vehicle Loan
- MSME Advances
- Agriculture Advances
- Housing Loan
- Gold Loan
- Staff Loan

For each product provide a structured table with columns:

| Sr No | Advance Product | Key Audit Area | Detailed Audit Checklist |  
Documentation Required | RBI / ICAI Reference | Relevant SA |

Checklist should include verification of:

#### 1 Credit Sanction

- Sanction authority and delegation powers

- Adherence to sanction terms
- Limit validity

## 2 Documentation

- Loan agreement
- Demand Promissory Note
- Hypothecation agreement
- Mortgage documents
- Guarantee documents
- DP note delivery letter
- KYC documentation

## 3 Security & Charge

- Hypothecation / pledge / mortgage
- ROC charge registration (if applicable)
- Valuation reports
- Insurance coverage

## 4 Operations

- Drawing Power calculation
- Stock statements
- Debtors ageing
- End use verification

## 5 Monitoring

- Renewal / review
- Stock audit
- SMA classification

## 6 Asset Classification

- IRAC norms
- NPA identification
- Restructured accounts

## 7 Provisioning

- Standard assets
- Substandard
- Doubtful
- Loss assets

## 8 Compliance

- RBI circular compliance
- Internal bank guidelines

## 9 Red Flag Indicators

Include **audit red flags** such as:

- Evergreening
- Frequent ad hoc limits
- No stock statement
- Irregular account

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## Part B — Deposit Audit Checklist

Prepare checklist for verification of **different deposit products**, including:

- Savings Bank Accounts
- Current Accounts
- Term Deposits
- Recurring Deposits
- Fixed Deposits

- FCNR Deposits
- NRE / NRO Accounts
- Bulk Deposits
- Staff Deposits

Provide table format:

| Sr No | Deposit Type | Audit Area | Detailed Checklist | Documentation | RBI Reference | Relevant SA |

Checklist should cover:

### Account Opening

- KYC compliance
- PAN / Form 60
- CKYC compliance
- Risk categorisation

### Interest Calculation

- Correct interest rate
- Interest accrual
- Penal interest

### Operations

- Dormant accounts
- Inoperative accounts
- TDS deduction
- Sweep facility

### Deposit Certificates

- FD receipts
- Renewal
- Premature withdrawal

## Compliance

- AML / KYC guidelines
  - RBI deposit regulations
  - Insurance coverage (DICGC)
- 

## Part C – Documentation Checklist (SA 230)

Prepare documentation checklist required in audit working papers:

- Sanction letter copy
  - Loan documents
  - Security valuation
  - Insurance policy
  - Stock statements
  - Balance confirmations
  - Interest calculation sheets
  - NPA working
- 

## Part D – Risk Assessment (SA 315)

Provide risk areas in bank branch audit, such as:

- Evergreening
  - Incorrect asset classification
  - DP manipulation
  - Backdated documentation
- 

## Part E – Audit Procedures (SA 330)

Provide substantive and control testing procedures.

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## Part F – Analytical Procedures (SA 520)

Provide analytical checks such as:

- Advances growth ratio
  - NPA trend
  - Sector exposure
- 

## Part G – Output Requirements

Ensure the output:

1. Uses tables, bullet points and structured sections
  2. Is practical for bank branch statutory audit
  3. Includes documentation verification
  4. Cross-references RBI / ICAI guidance
  5. Includes professional skepticism checkpoints
- 

If possible, also provide:

- ✓ Ready-to-use Excel style checklist
  - ✓ Separate section for audit red flags
  - ✓ Checklist usable during bank branch closing audit
- 

### Prompt for Cloude

- 1) Which accounts have moved from NPA to standard. Refer - NPA Q1 Status NPA Q1 Outstanding Amount NPA Q2 Status NPA Q2 Outstanding Amount NPA Q3 Status NPA Q3 Outstanding Amount NPA Q4 Status NPA Q4 Outstanding Amount columns for knowing NPA status
  - 2) Give me the list of accounts which were in SMA throughout the year. Refer - SMA Status Q1 SMA Overdue Q1 SMA O/s Balance Q1 SMA Status Q2 SMA Overdue Q2 SMA O/s Balance Q2 SMA Q3 DPD DAYS Q3 SMA Overdue Q3
-

SMA O/s Balance Q3 SMA Status Q4 SMA Overdue Q4 SMA O/s Balance Q4 columns

3) Give me the list of accounts where "OS Balance" is more than "Sum(sanct\_limt\_inr)"

We are doing audit as on 31.03.2024. Give me list of accounts which were renewed before 365 days. Use "HASCROM Last Review Date" for the last review date. Consider only "NPA Status" as standard and only list out CC/OD/ODD accounts

### Prompt for Claude

You are assisting in **Bank Branch Statutory Audit documentation**.

I will upload an **LFAR (Long Form Audit Report) document and a working Excel/CSV table containing audit queries**. Your task is to analyze each query and complete two columns:

1. **Clause** - Identify the **relevant LFAR clause number** applicable to the query.
2. **Heading** - Write a **very short title (1-3 words)** that summarizes the nature of the query.

### Instructions

1. Carefully read the **LFAR document structure and clause numbering**.
2. For each row in the table:
  - o Identify which **LFAR clause the query relates to**.
  - o Fill the **Clause column with the correct LFAR clause number** (example: LFAR 3.2, LFAR 4.1, etc.).
3. Create a **short heading** describing the issue in **1-3 words only**.

### Heading Rules

Use **concise audit-style titles**, such as:

- **Charge Registration**
- **Insurance**
- **Documentation**

- **Stock Statement**
- **DP Calculation**
- **Drawing Power**
- **ROC Charge**
- **End Use**
- **Guarantee**
- **Security Creation**
- **Financial Statements**
- **Account Conduct**

Avoid long sentences. The heading should act like a **category label**.

### **Output Format**

Return the result in a **table with the following columns:**

### **Sr No Query Clause Heading**

### **Important Rules**

- **Do not change the original query text.**
- **Ensure the clause number matches the LFAR structure accurately.**
- **If a query relates to multiple clauses, select the most relevant primary clause.**
- **If the clause cannot be clearly identified, write "Review Required" in the Clause column.**

### **Goal**

The output should help a **Bank Statutory Auditor** quickly map audit observations to **LFAR clauses** and categorize them under **clear audit headings**.

### **Prompt for Perplexity**

You are acting as a **Bank Branch Statutory Audit Assistant** applying **RBI IRAC norms**.

I will upload an Excel file containing loan accounts with NPA Date.

Your task is to determine the asset classification and required provisioning percentage as per the latest RBI Master Circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning (IRAC).

### Step 1 – Determine Asset Classification

Using the NPA Date, calculate the period for which the account has remained NPA as on 31 March 2026 and classify the asset as:

Period from NPA Date	Classification
Up to 12 months	Sub-Standard
More than 12 months up to 3 years	Doubtful - Category 1
More than 3 years up to 4 years	Doubtful - Category 2
More than 4 years	Doubtful - Category 3
Identified as uncollectible	Loss Asset

### Step 2 – Provisioning Norms (RBI IRAC)

Apply the following provisioning percentages:

#### For Sub-Standard Assets

Portion	Provision
Secured portion	15%
Unsecured portion	25%

#### For Doubtful Assets

Category	Secured Portion	Unsecured Portion
Doubtful up to 1 year	25%	100%
Doubtful 1-3 years	40%	100%
Doubtful >3 years	100%	100%

#### Loss Assets



Portion	Provision
---------	-----------

Entire outstanding 100%

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### Step 3 – Output Required

Create a **structured table** for each account in the file with the following columns:

1. Account Number
  2. NPA Date
  3. NPA Age (in months as on 31-03-2026)
  4. Asset Classification (Sub-Standard / Doubtful 1 / Doubtful 2 / Doubtful 3 / Loss)
  5. Provision % on Secured Portion
  6. Provision % on Unsecured Portion
  7. RBI IRAC Reference
- 

### Step 4 – Important Instructions

- Use **RBI IRAC Master Circular provisions only**.
- Do not assume data that is not available.
- If secured/unsecured breakup is not given, keep provision % column but mention **“Amount data not available”**.

Provide **audit-ready output suitable for Bank Branch Statutory Audit working papers**.

## Photos and Activities for the Month March 2026



1. An official meeting of core and sub committee was held on 1<sup>st</sup> of March for the discussion and planning for upcoming holi event.

2. Rangdhara, a grand Holi celebration on 3<sup>rd</sup> March, had participation from about **300 students**, making it a vibrant and memorable event.



3. Dated 6 March 2026, Half day Seminar on *GSTAT in Practice: Common Challenges, Checklists & Live Appeal Filing Walkthrough* by CA. Aditya Nava

4. Dated 7 March 2026, Panel Discussion featuring accomplished women leaders: Lightning of Lamp, Dignitaries on Dias, L-R, Program Coordinator CA. Minal Naik, Ms. Ruchira Darda - Parenting Coach, Author, podcaster, Dr. Bindu Ronald - Vice Chancellor, MNLU, Branch Treasurer CA. Aishwarya Bramhecha, Dr. Bhavna Takalkar - Neurosurgeon, Branch Chairman CA. Amol Godha, Program Coordinator & Past Chairperson CA. Rupali Bothara and CA. Renuka Deshpande.



5. On 7th and 8th March, a Box Cricket League was successfully organized for CA members and students. The event saw participation from more than **130 players**, who showcased remarkable enthusiasm, team spirit and sportsmanship.

6. A walkathon was organized to celebrate International Women's Day, with a large number of students and members enthusiastically participating in the event.





7. Dated 8 March 2026, Live Streaming of T-20 World Cup Final

8. An official meeting for the planning of upcoming events was conducted on **9th March** with the core and sub-committee members. The meeting was held in the presence of **WICASA CSN Chairman, CA Anand Totla**, where various ideas and suggestions regarding future events and activities were discussed. The members actively participated and shared their inputs to ensure successful planning and execution of the upcoming initiatives



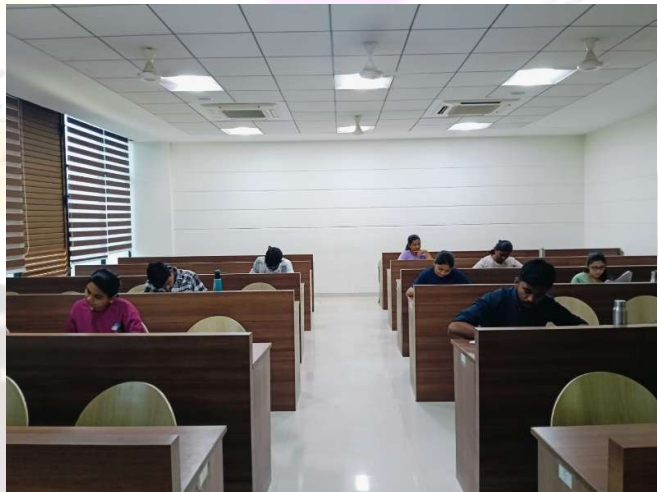
9. Dated 12 March 2026, Outreach-cum-Interaction Program of Income Tax Department (Exemptions Range Aurangabad) , Floral Welcome of Shri. Eknath Abhang (Joint Commissioner Exemptions Range Aurangabad) by Branch Chairman CA. Amol Godha

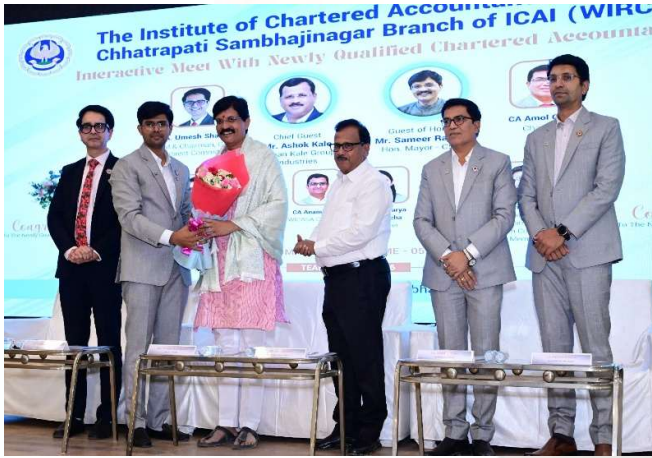
10. Dated 14 March 2026, Half day Seminar on GST Compliance before 31st March 2026, Floral Welcome of Speaker CA. Shraddha Kacheshwar by Program Coordinator CA. Kavita Nath



11. Dated 16 March 2026, One day Seminar on Ban Branch Audit, Lightning of Lamp, Dignitaries on Dias, L-R, WICASA Chairman CA. Anand Totla, Speaker CA. Ashish Badge, Chief Guest Regional Manager Bank of Baroda, Mr. Kishor Babu, Speaker CA. Abhijit Kelkar, Speaker CA. Sonali Chandak and Branch Secretary CA. Rafeeqe Pathan.

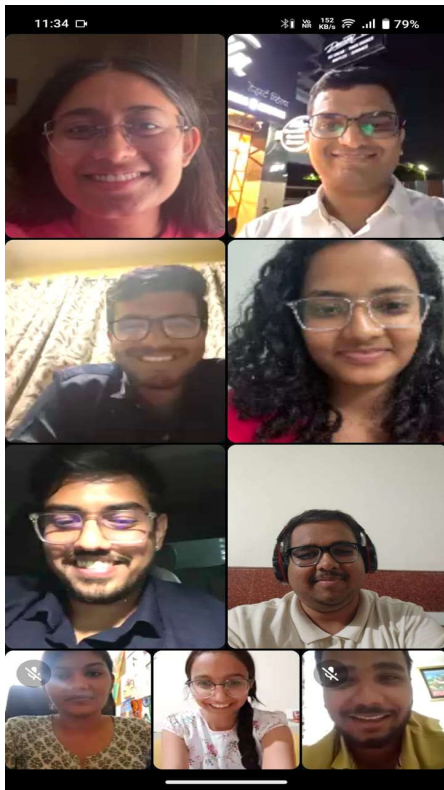
12. Dated 16 March 2026, Mock Test Series 1 for Intermediate & Final Students





13. Dated 18 March 2026, Interactive Meet with Newly Qualified Chartered Accountants, Floral Welcome of Guest Hon. Mayor of Chhatrapati Sambhajnagar Mr. Sameer Rajurkar by Branch Secretary CA. Rafeeqe Pathan.

14. A celebration on the occasion of Gudi Padwa was held on 19th March, marking the Hindu New Year.



15. An online meeting was held on 20th March to discuss the upcoming programme for the batch ceremony. The meeting was attended by members of the core committee as well as CA Chairman Anand Totla.

16. Dated 20, 21 & 22 March 2026, AI Certificate Course (Level 1) for Senior Members



17. An investiture ceremony was organized on 22nd March in preparation for the upcoming batch ceremony. The event brought together the current Branch Managing Committee members, past WICASA Committee members, and the current WICASA Committee. The ceremony served as an important

platform to acknowledge the contributions of past members while formally recognizing and introducing the current committee.

18. Dated 23 March 2026, Half day Seminar on "Digital Personal Data Protection Act, 2023 (DPDP Rules, 2025)", Presentation of Memento to Speaker CA. kedat Gogate by Branch Vice Chairman CA. kedar Pande





19. A core committee meeting with WICASA Chairman CA Anand Totla was organized on 23<sup>rd</sup> March for the discussion of the upcoming events like career counselling programs, one day seminars and national talent search competitions.

20. Another core committee meeting was held on 26<sup>th</sup> of March for the discussion of student's educational trip.



21. Dated 27 March 2026, Half day Seminar on Future of CA's in digital era , Floral Welcome of Speaker CA. Kedar Pande by Branch Secretary CA. Rafeeqe Pathan, Branch Treasurer CA. Aishwarya Bramhecha.

22. An interactive session on how to effectively face CA examinations was conducted on 29th March jointly with Nanded, Dhule, Vasai, Surat and Pimpri Chinchwad branches of WICASA. The session was led by Yash Devidan, who shared valuable insights on preparation strategies, exam approach and maintaining the right mindset. Close to a 100 participants joined the insightful event



# Upcoming Events for April 2026

1. 4<sup>th</sup> April 2026 - Half Day Seminar on MSME's & Tourism Incentive Scheme in MH



2. 11<sup>th</sup> April 2026 - Program on Cyber Securities

3. 18<sup>th</sup> April 2026 - Full Day Seminar on RERA



4. 19<sup>th</sup> March 2026 - Swimming Competition

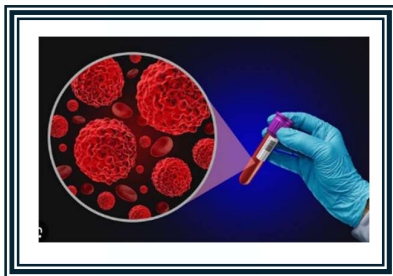
5. 25<sup>th</sup> April 2026 - Full Day Seminar on Peer Review





6. 26<sup>th</sup> April 2026 - Cleanliness Drive.

7. 24<sup>th</sup> to 26<sup>nd</sup> March 2026 - AI Certificate  
Course Level 1



8. 2<sup>nd</sup> May 2026 - Cancer Test