CHANDIGARH CHARTERED ACCOUNTANTS

VOLUME - 3 ISSUE - MARCH, 2024





Chandigarh Branch of NIRC of The Institute of Chartered Accountants of India e-NEWS LETTER



www.chandigarhicai.org



MANAGEMENT COMMITTEE



CA. Abhishaek Singh Chauhan
Chairman



CA. Parmod Kumar Vats
Vice-Chairman



CA. Sahil Garg
Secretary



CA. Navjot Singh Arora
Treasurer



CA. Sahil Mittal
NICASA Chairman



CA. Vincy Chadda
Chairman,
Women Empowerment
Committee



CA. Rachit Goyal, Chairman, Direct Tax Committee



CA. Anil Kakkar,
Past Chairman



CA. Vishal Puri, Immediate Past Chairman





CA. Abhishaek Singh Chauhan Chairman

Esteemed Members,

I feel honored & privileged to be handed over the baton of responsibility and opportunity to represent you as the Chairman of Chandigarh branch of NIRC of ICAI. Teamwork is the fuel that allows common people to attain uncommon results. No individual can win against a team in a game by himself. I have learnt this in a very good way during my association in the executive committee at the branch. I owe it to the blessings, support & vision of the senior members of the profession, my predecessors and you all. It has been inculcated in me the need to repay to the profession for the respect, it has given me. I look forward to your support, participation, motivation, encouragement and guidance for accomplishment of the common objective of welfare of branch, profession and fraternity.

During these last terms, we made a sincere effort to make branch members friendly, participative and interactive via hosting knowledge enhancing seminars and workshops. It needs to be carried forward with the same zeal and vigor. The new team at the branch is in saddle and is perfect blend of youthful energy & freshness on one side and tested experience on the other. Our efforts, no matter how big or how good, have to be accompanied by the active participation of us all, the team at branch and the members in the field.

I have a strong feeling that we, as a team have the ability to offer a lot to the members and the profession. I request for generous suggestions and feedback from the members, making my job enjoyable & easier. Members, please come forward with all your suggestions so that we can together make the branch - by the members & for the members in true sense.

Let us unite to add to the dignity, glory and zenith of our profession.

"Coming together is a beginning; keeping together is progress; working together is success."

With Warm Regards,

CA. Abhishaek Singh Chauhan Chairman Chandigarh Branch of NIRC of ICAI





CA. Parmod Kumar Vats

Respected Professional Colleagues,

Warm Greetings from Chandigarh Branch of NIRC of ICAI

Before anything, I wish to take this opportunity to congratulate the energetic and passionate team for this year.

For this year I have been given the opportunity to serve our professional members and many students, as Vice-chairman of the branch. With great role there is a great responsibility bestowed upon me by the colleagues and our team, I am thankful to them from core of my heart and always committed to work for the professionals with the help of our team.

There will be many Programmes/Seminars that we are going to organise in the days ahead to cater the needs of the professionals as well as the students. I sincerely request all the members of the branch to kindly help us through positive suggestions, and your guidance that can bring a positive change to the lives of every professional.

The world economy is moving towards the Sustainable growth, the World Congress of Accountants held last year in India also had this as major agenda. We as a branch, being the grass-roots level for the change, should take a pledge to always work for the sustain ability and give our future generations whatever we have inherited from our ancestors.

I pledge to serve the profession in the best manner I am capable to. I am always open for suggestions from your end, that I can keep in front of our worthy chairman and entire team for the betterment of the branch.

Always at your service

CA. Parmod Kumar Vats Vice-Chairman Chandigarh Branch of NIRC of ICAI





CA. Sahil Garg
Secretary

Respected Members,

As I write this communication, I first of all thank all the members and students of the Chandigarh Branch for reposing your faith in me as the Secretary of the Chandigarh Branch and I am thankful to the almighty for the opportunity bestowed upon me.

I assure you that I will put in my best efforts and stay committed in the year ahead. With pride, coupled with a sense of responsibility, I pen my first communication as Secretary.

I congratulate my entire team of the Executive Members with their respective roles for the term 2024-25 and look forward to work together with greatest aspirations towards the Chandigarh Branch and its members.

"None of us, including me, ever do great things. But we can all do small things, with great love, and together we can do something wonderful." - Mother Teresa

The secret behind this word is just Team coordination. Great things are rarely achieved by just one person. Usually, they are accomplished by a group of people, and when everyone is committed to the overall goal, teams move faster, are more innovative and more successful.

I look forward to our Branch moving ahead with a common goal of believing passionately in what we do, and never compromising our standards and values.

Warm Regards

CA. Sahil Garg Secretary Chandigarh Branch of NIRC of ICAI





CA. Navjot Singh Arora
Treasurer

Respected Professional Colleagues!

It is my indeed pleasure to present here my first interaction with you as the Treasurer of Chandigarh Branch of NIRC of ICAI. It gives me a sense of achievement as well as responsibility that the worthy members have bestowed upon me.

I whole heartedly congratulate the new team of office bearers for the 2024-25 tenure and I am looking forward to work together as a team towards the growth of the branch and contribute towards the profession.

As the famous quote by Swami Vivekanada goes "Arise! Awake! and do not stop until the goal is reached."

We, Chartered Accountants, have the baton of holding people's trust. We are partners in nation building. Our dedication, honesty and integrity in the profession will reflect on the economic and financial health of the country which becomes the ultimate goal of every professional.

We strive to achieve the best for the development of our professional members and students at large associated with the branch.

So, we all need to work together to take our beloved CA profession to greater heights.

Warm Regards

CA. Navjot Singh Arora Treasurer Chandigarh Branch of NIRC of ICAI





CA. Sahil Mittal
Chairman, NICASA

"Success is not final; failure is not final: it is the courage to continue that counts" - Winston Churchill

Dear Friends, colleagues and all the members of the CA Fraternity Chandigarh Branch of NIRC of ICAI, it is with deep sense of gratitude, responsibility and commitment that I take up the role of NICASA Chairman for the tenure of 2024-25. This being my first communication to you as NICASA Chairman of the Branch, I would like to place on record my sincere appreciation for the confidence reposed upon me. Like my predecessors, I would work diligently for the Profession and hope to bring greater laurels to the Branch.

I thank the Managing Committee Members of my Branch for bestowing this honor on me and for reposing their trust in me. This great responsibility now rests on my shoulders and I accept it with great humility and with full preparedness to continue to lead the Branch to greater heights of glory and success.

Chandigarh Branch of NIRC of ICAI has always been a leader in terms of quality programs, events and activities for the betterment both in terms of knowledge updation and skill enhancement of the members and students at large. I look forward to work with my management committee team and the members to keep the legacy of the branch alive.

We at the Branch will be putting our best efforts for giving the best to the members and students under the branch, the success of initiative depends upon active participation of the members. I appeal the members for active participation in the programs and put forward their suggestion and valuable guidance in the activities.

In the end I would like to close my message with a simple Quote'

"Nothing is Impossible even the word itself says I'M Possible"

Warm Regards

CA. Sahil Mittal NICASA Chairman Chandigarh Branch of NIRC of ICAI





CA. Vincy Chadda
Chairman, Women Empowerment Committee

Respected Professional Colleagues!

Greetings!

It gives me an immense pleasure to pen my first communication with you as Chairman of Women Empowerment Committee of Chandigarh Branch of NIRC of ICAIand I am thankful to the almighty for awarding me this opportunity to serve our noble profession.

I also take this opportunity to congratulate to my fellow executive members, whose experience and motivation will guide me through my tenure. The high faith reposed in me calls for a similar responsibility & expectation, which I will strive hard to accomplish with my committed & dedicated efforts and blessings, support, love and active participation of my seniors and the members in general.

I am looking forward to touch new topics in this tenure of 2024-25 which will benefit our all colleagues.

I also look forward to our Branch moving ahead with a common goal that is prosperity of our profession and never compromising our standards and values under the Worthy leadership of our Chairman CA Abhishaek Singh Chauhan, I believe Branch Batten is in right hands and we will see new initiatives being taken to uplift the profession.

Dear friends, keep guiding us since your suggestions will help us in making the branch and its activities more purposeful.

I conclude with following words" Little efforts on daily basis leads to great things". We will continue to make our profession great by contributing towards it as much as possible in our tenure.

With this, we extend our heartfelt gratitude all our members and students for the support and motivation that you have been extending to us down the ages.

Wishing the best of health and happiness to all!

Warm Regards

CA. Vincy Chadda Chairman, Women Empowerment Committee Chandigarh Branch of NIRC of ICAI





CA. Rachit Goyal
Chairman, Direct Tax Committee

Dear Members,

While feeling truly humbled and enthralled to the core on being elected as the Chairman of Direct Tax Committee of the Chandigarh Branch of NIRC of ICAI, I would like to extend my heartfelt gratitude towards all our members who have instilled their faith in us by placing their precious faith in our favour and giving us an opportunity to realise and achieve the dreams that each one of us have envisioned for the Chandigarh Branch while putting in our wholehearted efforts to live up to the expectations laid by all the members as well as all our stakeholders.

I, along with my team, assure you all that we will be working selflessly for the growth of the profession in the region. I will always be available for all the members, students and other stakeholders and will make efforts to maintain and improve the standards set by the previous torch bearers of the Branch.

It has been rightly said by Dr APJ Abdul Kalam "To succeed in your mission you must have single minded devotion to your goal."

With this thought in mind, we thrive to serve to the best of our profession.

Warm Regards

CA. Rachit Goyal Chairman, Direct Tax Committee Chandigarh Branch of NIRC of ICAI





CA. Anil Kakkar
Post Chairman

Respected Professional Colleagues,

Heartiest Namaskar.

First of all, I would like to congratulate the new Managing Committee of the Chandigarh Branch and we all are hopeful and confident that under the able command of the new team, our branch will scale new and higher heights. I whole heartedly wish the New Chairman and his team all the best in all their future endeavors.

At the outset, I take this opportunity to encourage the members to be active in discharging our social responsibilities. Give to the society, what we can and what we can afford and I believe we are fortunate enough to do so. Our responsibility as a privileged human being is to pay back for the opportunities we've received. The successful people always have a social responsibility to make the world a better place for the future generations to come and not just take everything from it.

I conclude with a quote.

"If I have the means, I have the responsibility to employ them"

Thank you very much.

Jai Hind, Jai ICAI

Yours in Service, Always

CA. Anil Kakkar Past Chairman Chandigarh Branch of NIRC of ICAI





CA. Vishal Puri Immediate Past Chairman

Respected Professional Colleagues,

Change is the law of nature. There is nothing permanent in life except change. Changes that take place in nature we have little or no control over. Let us talk about change which has become relevant, in these times, for us as human beings as well as professionals.

Continuous learning is the minimum requirement for success in any field because change demands new learning. We, professional, are seeing changes in our day to day professional life: be it various, laws, procedures, tools, skills and techniques. Things are rapidly changing, day in and day out, and that too at a great pace. We need to keep pace with those changes. Life itself is a series of natural and spontaneous changes. Don't resist them- that only creates sorrow. Let reality be reality. Let things naturally flow forward in whatever way they like and let us, rather, adapt to it. Change is the law of life. And those who look only to the past and the present are certain to miss the future. Choice is ours.

We, at branch and also at institute level are making efforts to acquaint the members to the changes at professional level, including those at changing statutes or changing techniques, keeping the future in mind.

"Everyone thinks of changing the world, but no one thinks of changing himself. Yesterday, I was clever, so I wanted to change the world. Today I am wise, so I am changing myself.'

So keep learning, to achieve great success.

JAI HIND With Warm Regards,

CA. Vishal Puri Immediate Past Chairman Chandigarh Branch of NIRC of ICAI



REVOLUTIONIZING CHARTERED ACCOUNTANCY: ROLE OF ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING



Keshav Sharma Registration No.: CRO0741682

Introduction: Artificial Intelligence has emerged as a transformative technology that has reshaped several industries and chartered accountancy is no exception. Technology is already revolutionizing traditional accounting practices, from automation and data analytics to cloud computing. Artificial Intelligence (AI) and Machine Learning (ML) tools can play a vital role in modernizing and reshaping the industry's finance and accounting. Integrating AI and ML tools enables chartered accountants to streamline processes, enhance decision-making, and unlock new insights from financial data. This article explores the profound impact of AI and ML tools on modern accounting practices and the transformative opportunities for accountants.

Automation of Routine Tasks: One of the most significant impacts of AI and ML on accounting is the automation of routine tasks. Software applications can now handle tasks such as data entry, reconciliation, and report generation with speed and accuracy, which allows accountants to focus more on higher-value activities such as analysis and strategic decision-making. For instance, AI algorithms can extract relevant information from several sources like invoices, receipts, and bank statements, which eliminates the need for manual data entry. Furthermore, machine learning models have the ability to learn to classify different document types, thereby streamlining the process of data collection and organization. These automated workflows reduce errors and increase efficiency, ultimately enhancing the productivity of accounting professionals.

Enhanced Data Analysis: All and ML algorithms excel at processing vast amounts of data and extracting complex hidden patterns, which could provide meaningful insights. Chartered Accountants can leverage these capabilities to analyze financial data more comprehensively and identify patterns, trends, and anomalies that may have gone unnoticed through traditional methods. This not only enhances the accuracy of financial reporting but also enables CAs to provide more insightful recommendations to their clients or organizations.

Risk Assessment and Fraud Detection: Identifying and mitigating financial risks is critical to the accountant's role. All and ML algorithms can analyze historical data to assess risk factors and predict potential future risks. Moreover, All and ML are instrumental in detecting fraudulent activities by analyzing transactional data for irregularities and suspicious patterns. By incorporating Al-driven risk assessment and fraud detection tools into their workflows, Chartered Accountants can proactively safeguard their clients' finances.

Compliance and Regulatory Support: Staying abreast of evolving regulatory requirements and compliance standards is a constant challenge for Chartered Accountants. Al-powered compliance management systems can streamline regulatory compliance by continuously monitoring regulation changes and automatically updating internal processes accordingly. Additionally, ML algorithms can analyze transactions in real-time to ensure compliance with Anti-Money Laundering (AML) and Know Your Customer (KYC) regulations, thereby minimizing the risk of non-compliance penalties.

Cyber Security and Data Privacy: In the era of AI technology, where accounting processes become increasingly digitized, the need for robust security measures and data privacy becomes paramount for accounting professionals. ML algorithms can learn from historical attack data to identify new and emerging threats, enabling proactive threat detection and prevention. AI and ML also enable the implementation of robust security measures such as encryption, multi-factor authentication and access controls to protect sensitive financial information from unauthorized access and cyber threats. Compliance with data privacy

regulations such as the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA) are essential for maintaining trust and credibility in the digital age.

Conclusion: The impact of AI and ML on modern accounting practices is undeniable, offering unprecedented opportunities for efficiency, innovation and value creation. By embracing technological advancements and automating routine tasks, accounting professionals can streamline processes, enhance their data analysis capabilities, mitigate risks, and deliver more strategic insights to clients and organizations. However, it is essential to recognize the importance of cybersecurity and data privacy in safeguarding sensitive financial information. AI and ML empower chartered accountants to deliver greater value to their clients and organizations, which will not only drive efficiency and accuracy but also make the position of CAs as a trusted advisor in an increasingly complex financial landscape. Ultimately, AI and ML are powerful and potent enablers for accountants to thrive in an increasingly digital and dynamic business environment.

Keshav Sharma CA Intermediate Student Bikaner (Raj.)



Buying Back Time: Maximising Efficiency in Finance & Accounts

"Buying back time" refers to the conscious effort to reclaim or maximize one's time by outsourcing tasks, delegating responsibilities, or optimizing efficiency. The concept recognizes the value of time as a precious resource and explores ways to prioritize meaningful activities by freeing up time from routine or less essential tasks.

Time, the one resource that is universally finite, often becomes the currency by which the value of our endeavors is measured. In the pursuit of a balanced and fulfilling life, the concept of "buying back time" has gained prominence. This approach involves strategically reallocating tasks, responsibilities, and activities to optimize one's schedule and focus on what truly matters.

For students immersed in the world of finance and accounts, where rigorous study and attention to detail are paramount, the concept of "buying back time" takes on a unique significance. Time is a valuable resource for students pursuing complex subjects, and optimizing its use can significantly enhance both academic and personal aspects of their lives.

EXAMPLES OF BUYING BACK TIME FOR FINANCE AND ACCOUNTS STUDENTS:

- Outsourcing Research Tasks:
 - Students can consider outsourcing routine research tasks or data collection, allowing them to focus on the analysis and interpretation of financial data, which demands a deeper understanding.
- 2. Effective Utilization of Study Tools:
 - Leveraging accounting software and financial modeling tools can streamline complex calculations and data organization. This not only enhances accuracy but also frees up time for in-depth comprehension of financial concepts.
- 3. Delegating Group Project Responsibilities:
 - In collaborative projects, students can practice effective delegation. Assigning specific responsibilities to team members allows for a more efficient division of labor, ensuring that each member can concentrate on their expertise.
- Automation in Data Entry:
 - Utilizing automation tools for data entry and spreadsheet tasks can save time on manual processes. This enables students to delve into the interpretation of financial statements and the analysis of financial performance.
- 5. Time Management Apps for Study Planning:
 - Incorporating time management apps and study planning tools can help students organize their study schedules efficiently. These tools enable a focus on strategic learning and conceptual understanding rather than time-consuming organizational tasks.

BENEFITS OF BUYING BACK TIME FOR FINANCE AND ACCOUNTS STUDENTS:

- 1. In-Depth Understanding of Financial Concepts:
 - By optimizing time spent on routine tasks, students can dedicate more effort to understanding complex financial concepts, enhancing their overall comprehension and application skills.
- 2. Strategic Exam Preparation:
 - Time saved can be channeled into strategic exam preparation. Students can engage in targeted revision, practice problem-solving, and simulate exam scenarios, ensuring better performance.
- 3. Opportunities for Internships and Networking:
 - Extra time allows students to explore internships, networking events, and industry seminars. These experiences contribute to practical exposure and a broader understanding of the real-world applications of finance and accounts.
- 4. Balancing Academic and Personal Life:
 - Efficient time management creates a healthier balance between academic commitments and personal well-being. This balance is crucial for sustained focus and success in the demanding field of finance and accounts.

In conclusion, the concept of "buying back time" is especially relevant for students in finance and accounts. By strategically managing their time, leveraging tools, and delegating responsibilities, students can enhance their learning experience, deepen their understanding of financial concepts, and prepare themselves for successful careers in the dynamic world of finance.

- Shivaansh Rai Bansal





MCS JOURNEY



OUR GOAL TO LEARN SOFT SKILLS
Importantance of introspection,
SWOT ANALYSIS, Find a objective in
your life apart from becoming a
CA. Mam taught us why leadership
skills are essential for any
Company. How you should behave
when you are in a Corporate Job.
in your dream Company, you
should make deep study related to
the Company.



FIRST DAY OF MCS CLASS

I HAD A LOT OF THINGS IN MY
MIND. A NEW WORLD WAS GOING
TO START FROM TODAY APART
FROM STUDIES AND ARTICLESHIP.
WE BEING A CA STUDENTS DO NOT
SEE ANYTHING EXCEPT OUR
STUDIES AND OFFICE. THERE WAS A
MIXED FELLINGS IN MY MIND A LOT
OF EXCITMENT, HOPE OF LEARNING
SOMETHING NEW, A LITTLE FEAR
ABOUT HOW PEOPLE WOULD MEET
ME. WILL I ABLE TO MIX WITH
THOSE STUDENTS OR NOT?



MY BEAUTIFUL MEMORIES

During MCS DAYS, WE HAD GONE FOR A INDUSTRIAL VISIT AND SOLAN. IT WAS A UNIQUE EXPERIENCE FOR ME. I MADE LOT OF FRIENDS. A LOT OF MEMORIES WERE CREATED WHICH WILL STAY WITH ME THROUGHOUT THE LIFE

THE LAST DAY OF MCS CLASS IS COMPLETED WITH AMAZING SEMINAR.



SEMINAR ON DATA ANALYSIS USING IDEA SOFTWARE HELD ON 4th MARCH 2024



















INTERNATIONAL WOMEN DAY CELEBRATION HELD ON 7th MARCH 2024























INDUSTRIAL VISIT FOR CA STUDENTS HELD ON 12th MARCH 2024







STUDENTS SEMINAR ON SECRET HACK TO SUCCESS HOW TO BE "GOAT" ARE YOU READY? HELD ON 15th MARCH 2024











SEMINAR ON BANK BRANCH AUDIT HELD ON 19th MARCH 2024





















































CELEBRATIONS OF INTERNATIONAL FOREST DAY HELD ON 21st MARCH 2024





















































CELEBRATION OF FESTIVAL OF COLOURS FOR STUDENTS HELD ON 22nd MARCH 2024























CELEBRATION OF FESTIVAL OF COLOURS FOR MEMBERS HELD ON 25th MARCH 2024















SEMINAR ON LEADERSHIP SKILLS HELD ON 27th MARCH 2024

















ACTIVITIES OF CHANDIGARH BRANCH FOR THE MONTH OF MARCH 2024

DATE	ACTIVITY	REMARKS
4TH MARCH 2024	mock test series-1 for intermediate and final students may 2024	venue: icai bhawan Sector-35b Chandigarh
4TH MARCH 2024	SEMINAR ON DATA ANALYSIS USING IDEA SOFTWARE FOR STUDENTS	VENUE: ICAI BHAWAN SECTOR-35B CHANDIGARH SPEAKER: CA ANAHITA JAIN
7TH MARCH 2024	SEMINAR ON COMMUNITY INVOLVEMENT-DISCUSS THE IMPORTANCE OF WOMEN'S PARTICIPATION IN COMMUNITY DEVELOPMENT AND SOCIAL INITIATIVE FOR CA STUDENTS	VENUE: ICAI BHAWAN SECTOR-35B CHANDIGARH SPEAKER: CA NEETU KAPOOR
7TH MARCH 2024	INTERNATIONAL WOMEN DAY CELEBRATION	VENUE: ICAI BHAWAN SECTOR-35B CHANDIGARH SPEAKER: CA NEETU KAPOOR GUEST OF HONOUR: MS. POOJA CHAUDHARY, DY. SP., CDTI
12TH MARCH 2024	industrial visit for ca students	VENUE: ANU SPA HERITAGE PRODUCTS PVT. LTD., PARWANOO FEE: Rs. 500/-
15TH MARCH 2024	CA STUDENTS SEMINAR ON SECRET HACK TO SUCCESS HOW TO BE "GOAT" ARE YOU READY?ARE YOU READY?	VENUE: ICAI BHAWAN SECTOR-35B CHANDIGARH SPEAKER: CA SAHIL MIDHA
19TH MARCH 2024	SEMINAR ON BANK BRANCH AUDIT AUDI TOPIC: AUDIT OF LOANS AND ADVANCES GUEST SPEAKER: CA. AASTHA GUPTA TOPIC: PLANNING OF BANK AUDIT & AUDIT DOCUMENTATION & IRAC NORMS GUEST SPEAKER: CA. PARVEEN KUMAR TOPIC: LONG FOR AUDIT REPORT (LFAR) GUEST SPEAKER: CA. LOKESH GUPTA	VENUE: HOTEL SHIVALIK VIEW SECTOR-17, CHANDIGARH CPE: 6 HOURS CHIEF GUEST: SHRI. ARUN KUMAR, FGMO, CHANDIGARH ZONE, GENERAL MANAGER, UNION BANK OF INDIA GUEST OF HONOUR: CA MASTAN SINGH CHAMBYAL, PAST CHAIRMAN, CHANDIGARH BRANCH CA BRIJ BHUSHAN SHARMA, PAST CHAIRMAN, CHANDIGARH BRANCH
2IST MARCH 2024	INTERNATIONAL FOREST DAY CELEBRATION	VENUE: SRI GURU GOBIND SINGH SENIOR SECONDARY SCHOOL, SECTOR-35B, CHANDIGARH CHIEF GUEST: CA PREM GARG, PAST CHAIRMAN, CHANDIGARH GUEST OF HONOUR: CA DALJIT KAUR, GENERAL MANAGER(FINANCE), PUNJAB STATE FOREST DEVELOPMENT CORPORATION
22nd march 2024	CELEBRATION OF FESTIVAL OF COLOURS FOR CA STUDENTS	venue: icai bhawan sector-35b chandigarh
25TH MARCH 2024	CELEBRATION OF FESTIVAL OF COLOURS FOR CA MEMBERS	VENUE: ICAI BHAWAN SECTOR-35B CHANDIGARH
27TH MARCH 2024	STUDENT SEMINAR ON LEADERSHIP SKILLS	VENUE: ICAI BHAWAN SECTOR-35B CHANDIGARH SPEAKER: CA PRACHI SEHGAL



To



Printed & Published by Chandigarh Branch of NIRC of The Institute of Chartered Accountants of India, Opposite Community Centre, Sector-35B, Chandigarh.

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CHANDIGARH CHARTERED ACCOUNTANTS

DREAM IS NOT THE THING
YOU SEE IN SLEEP
BUT IS THAT THING THAT
DOESN'T LET YOU SLEEP!



CHANDIGARH BRANCH OF NIRC OF THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

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