



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(SETUP BY AN ACT OF PARLIAMENT)

BHUJ BRANCH OF ICAI (WIRC)

**KATIRA COMPLEX, SANSKAR NAGAR RD, SANSKAR NAGAR, BHUJ,
GUJARAT 370001**



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Chairman's Communique



**DEAR MEMBERS & STUDENTS OF
ICAI BHUJ BRANCH (WIRC)**

NAMASTE AND WARM GREETINGS!

**AUGUST HAS BEEN A MONTH OF
IMPACTFUL LEARNING AND
COLLABORATION FOR OUR
BRANCH. I AM PLEASED TO SHARE
SOME KEY HIGHLIGHTS:**

I AM DELIGHTED TO INFORM YOU THAT OUR BRANCH IS ORGANIZING INSIGHTFUL SESSIONS ON TWO VERY SIGNIFICANT TOPICS RECENTLY EMPHASIZED BY THE INSTITUTE:

GUIDANCE NOTE ON "FINANCIAL STATEMENTS OF NON-CORPORATE ENTITIES – ENHANCING AUDIT QUALITY" AND "REPORTS AND CERTIFICATES FOR SPECIAL PURPOSES – ENHANCING AUDIT QUALITY."

FACULTY: CA PRAMOD JAIN, CCM (NIRC)

OVERVIEW OF CAQD TOOLS & UTILITIES AND COMMON NON-COMPLIANCES IN FINANCIAL STATEMENTS.

FACULTY: CA VISHAL DOSHI, CCM (WIRC)

IN ADDITION, OUR BRANCH WILL CONDUCT A DEDICATED GST SEMINAR TO DELIBERATE ON THE LATEST UPDATES EFFECTIVE FROM 22ND SEPTEMBER 2025 ONWARDS, ENSURING MEMBERS ARE WELL-PREPARED FOR SMOOTH IMPLEMENTATION. WE ARE ALSO PLANNING AN OUTREACH PROGRAMME IN ASSOCIATION WITH THE GST DEPARTMENT TO ENHANCE DIALOGUE, RESOLVE PRACTICAL ISSUES, AND STRENGTHEN COMPLIANCE AWARENESS AMONGST STAKEHOLDERS.

ON THE STUDENT FRONT, I AM PLEASED TO SHARE THAT THE BRANCH IS CONDUCTING CAREER COUNSELLING PROGRAMMES IN SCHOOLS TO ENCOURAGE YOUNG STUDENTS TO PURSUE CHARTERED ACCOUNTANCY AS A CAREER. FURTHER, THE BRANCH HAS ALSO LAUNCHED ORIENTATION COURSE (OC) TRAINING FOR INTERMEDIATE STUDENTS, PROVIDING THEM WITH THE RIGHT FOUNDATION TO STRENGTHEN THEIR PROFESSIONAL JOURNEY.

Chairman's Communique

THESE DELIBERATIONS AND ACTIVITIES WILL NOT ONLY ENHANCE OUR KNOWLEDGE BUT ALSO EQUIP US TO DELIVER QUALITY SERVICES WITH GREATER CONFIDENCE AND CREDIBILITY.

AS WE CELEBRATE INDEPENDENCE DAY, LET US PLEDGE TO UPHOLD THE VALUES OF INTEGRITY, INDEPENDENCE, AND EXCELLENCE IN ALL THAT WE DO. OUR PROFESSION IS NOT JUST ABOUT NUMBERS—IT IS ABOUT TRUST, TRANSPARENCY, AND CONTRIBUTING TO THE ECONOMIC PROGRESS OF OUR GREAT NATION.

WITH BEST REGARDS,
CA BHARGAV N. SHANKARWALA
CHAIRMAN – ICAI WIRC BHUUJ BRANCH

GST Updates – Notifications, Circulars, Order, Instructions, RoDs, Press Releases For the
month of Aug 2025
- CA. Deep Koradia



Sr No	Notification No	Category	Date	Description	Keyword / Reference / Comment	Link
1	12/2025	Central Tax	20/08/2025	Seeks to extend the due date for furnishing FORM GSTR-3B for the month of July,2025 upto 27.08.2025, for the taxpayers registered in Mumbai (City), Mumbai (sub-urban), Thane, Raigad and Palghar districts of Maharashtra	July 3B Date has been extended to 27-Aug-25 for districts of Mumbai (City) due to heavy rain	Click Here

Impact of India-USA Tariffs on Indian Companies: A Concise Analysis

- CA. Jagdish Hirani



THE RECENT U.S. IMPOSITION OF A UNIFORM 25% TARIFF ON ALL INDIAN GOODS HAS SIGNIFICANTLY ALTERED THE TRADE LANDSCAPE, POSING IMMEDIATE CHALLENGES TO INDIAN EXPORTERS AND COMPANIES. THIS SHARP TARIFF INCREASE—HIGHER THAN THE RATES FOR MANY ASIAN COMPETITORS

—RAISES THE COST OF INDIAN PRODUCTS IN THE AMERICAN MARKET, THREATENING EXPORT COMPETITIVENESS, MARGINS, AND EVEN JOBS IN CERTAIN SECTORS. ESTIMATES SUGGEST THAT INDIA'S EXPORTS TO THE U.S. MAY DECLINE BY 30%, WITH ANNUAL LOSSES OF UP TO \$40 BILLION, AND GDP GROWTH COULD DIP BY 1% IN THE COMING YEAR IF DEMAND FROM THE U.S. FALLS SUBSTANTIALLY.

WHILE SOME MANUFACTURING SECTORS MAY EVENTUALLY BENEFIT FROM THE GLOBAL SUPPLY CHAIN SHIFT, THE SHORT-TERM IMPACT ACROSS LABOR-INTENSIVE INDUSTRIES IS NEGATIVE. EXPORTERS MAY HAVE TO RENEGOTIATE CONTRACTS, ABSORB LOSSES, OR CONSIDER ALTERNATIVE MARKETS. INDIAN SMES, PARTICULARLY IN APPAREL AND HANDICRAFTS, ARE ESPECIALLY VULNERABLE.

SECTOR-WISE IMPACT OF U.S. 25% TARIFF ON INDIAN EXPORTS
SECTOR IMPACT SUMMARY

TEXTILES & APPAREL SEVERE IMPACT; U.S. TAKES 28% OF INDIAN TEXTILE EXPORTS. TARIFFS RAISE END PRICES 25–39%. MARGINS ARE UNDERPRESSURE.

GEMS & JEWELLERY U.S. IS ~40% OF EXPORT MARKET; SECTOR FACES THIN MARGINS. DISRUPTION OF SUPPLY CHAINS AND CONTRACTS LIKELY.

PHARMACEUTICALS U.S. IS INDIA'S TOP PHARMA EXPORT DESTINATION (40% MARKET). PHARMACEUTICALS CURRENTLY SPARED, BUT SECTOR REMAINS VIGILANT FOR FURTHER ACTION.

AUTO COMPONENTS 29% OF AUTO PARTS EXPORTS GO TO U.S. (~\$2.2B); TARIFFS HIKE COSTS, HURT COMPETITIVENESS.

ENGINEERING GOODS INCLUDES MACHINERY AND METALS (\$6.7B MACHINERY, \$2.6B AUTO PARTS, \$4.7B METALS). TARIFFS ABOVE 26% COULD PUSH BUYERS TO OTHER COUNTRIES.

HOME TEXTILES TOWELS AND BEDSHEETS FACE DUTIES UP TO 34%. INDIA EXPORTED \$3B IN THIS CATEGORY TO U.S..

SEAFOOD SHRIMP EXPORTS (\$2B ANNUALLY) FACE NULLIFIED COST ADVANTAGES, LARGE POTENTIAL REVENUE LOSS.

ELECTRONICS THREAT OF DISRUPTION TO SMARTPHONE AND COMPONENT EXPORTS (APPLE AND OTHERS); CURRENTLY SOME RELIEF, BUT FUTURE TARIFFS POSSIBLE.

IT & SERVICES NOT IMPACTED BY THESE TARIFFS (GOODS-FOCUSED MEASURE).

KEY TAKEAWAYS

- LABOUR-INTENSIVE INDUSTRIES (TEXTILES, GEMS, FOOTWEAR, SEAFOOD) ARE THE HARDEST HIT.
- HIGH RELIANCE ON U.S. MARKET AMONG SOME INDIAN EXPORTERS (TEXTILES, JEWELLERY, BED LINENS) MEANS MARGIN PRESSURES AND POSSIBLE LAYOFFS.
- PHARMA AND ELECTRONICS CURRENTLY FACE LESS TARIFF PRESSURE, BUT REMAIN EXPOSED TO REGULATORY SCRUTINY AND POSSIBLE FUTURE ACTION.
- SECTORS WITH DIVERSIFIED EXPORT MARKETS (INCL. ENGINEERING GOODS) MAY ATTEMPT TO RE-ORIENT SUPPLY AND REDUCE U.S. DEPENDENCE.
- NO DIRECT IMPACT ON SERVICES (IT, CONSULTING).

INDIAN FIRMS ARE URGED TO STRENGTHEN BRANDING, DIVERSIFY EXPORT MARKETS, AND UPGRADE TECHNOLOGICAL READINESS TO WITHSTAND TARIFF SHOCKS AND LEVERAGE NEW SUPPLY CHAIN OPPORTUNITIES.

IN SUMMARY, THE NEW TARIFF REGIME BY THE U.S. PLACES SUBSTANTIAL STRESS ON INDIAN EXPORTERS, ESPECIALLY IN TEXTILES, JEWELLERY, AND AUTO PARTS, WHILE HIGH-VALUE ADDED SECTORS.

MY VIEW ON IMPACT OF TARIFF ON INDIAN PHARMA COMPANIES & ITS WAY FORWARD
THE LIKELY SHORT-LIVED IMPACT OF U.S. TARIFFS ON INDIAN PHARMA.

IF THE U.S. WERE TO EXTEND ITS 25% TARIFF TO INDIAN PHARMACEUTICAL IMPORTS, IT WOULD SIGNIFICANTLY RAISE THE COST OF GENERIC MEDICINES IN THE AMERICAN MARKET. INDIA IS THE WORLD'S LARGEST SUPPLIER OF AFFORDABLE GENERIC DRUGS, AND OVER 40% OF U.S. GENERIC DRUG IMPORTS COME FROM INDIAN MANUFACTURERS. TARIFFS WOULD NOT ONLY INCREASE PRICES FOR AMERICAN CONSUMERS AND HEALTHCARE PROVIDERS BUT ALSO DISRUPT THE SUPPLY OF ESSENTIAL, LOW-COST MEDICATIONS.

GIVEN INDIAN PHARMA'S GLOBAL REPUTATION FOR COST-EFFECTIVE GENERICS—AND THE LIMITED NUMBER OF ALTERNATIVE, EQUALLY AFFORDABLE SUPPLIERS—THE U.S. WOULD LIKELY FACE MOUNTING PRESSURE FROM ITS HEALTHCARE SYSTEM, PATIENT ADVOCACY GROUPS, AND EVEN DOMESTIC COMPANIES THAT RELY ON THESE IMPORTS. THIS COULD PROMPT A RECONSIDERATION AND ROLLBACK OF TARIFFS ON PHARMACEUTICALS OVER TIME. HISTORICALLY, TARIFFS THAT SIGNIFICANTLY IMPACT CONSUMER HEALTH OR SHARPLY INCREASE DOMESTIC PRICES ARE OFTEN REVISED.

MOREOVER, MOST INDIAN PHARMA COMPANIES SPECIALIZE IN LOW-MARGIN, HIGH-VOLUME MEDICINES RATHER THAN PREMIUM OR PATENTED DRUGS. THEIR COMPETITIVE STRENGTH LIES IN DELIVERING AFFORDABLE MEDICINES AT SCALE—A MODEL THAT BENEFITS THE U.S. PUBLIC AS WELL. FOR THESE REASONS, ANY EXTENDED OR HARSH TARIFF REGIME ON INDIAN PHARMA IS LIKELY UNSUSTAINABLE, AND MAY BE REVOKED OR SOFTENED TO ENSURE THE CONTINUED FLOW OF LOW-COST, LIFE-SAVING MEDICINES TO THE AMERICAN MARKET.

EMERGING TECHNOLOGY : BLOCKCHAIN

CA Mansi Thacker

INTRODUCTION:

BLOCKCHAIN TECHNOLOGY IS TRANSFORMING FINANCE AND ACCOUNTING BY ENHANCING TRANSPARENCY, SECURITY, AND EFFICIENCY. IT ENABLES SECURE AND FAST TRANSACTIONS, REDUCES FRAUD, AND IMPROVES REGULATORY COMPLIANCE. CHARTERED ACCOUNTANTS PLAY A CRUCIAL ROLE IN INTEGRATING BLOCKCHAIN, STREAMLINING RECORD-KEEPING, AND ENSURING DATA ACCURACY.



SO, LET'S GAIN SOME BASIC KNOWLEDGE OF BLOCKCHAIN : IT'S A DECENTRALIZED DIGITAL LEDGER THAT RECORDS TRANSACTIONS ACROSS MULTIPLE COMPUTERS, ENSURING DATA INTEGRITY AND PREVENTING TAMPERING.

WHAT IS BLOCKCHAIN?

BLOCKCHAIN IS A DECENTRALIZED AND SECURE TECHNOLOGY THAT RECORDS TRANSACTIONS ACROSS MULTIPLE COMPUTERS, ENSURING TRANSPARENCY AND IMMUTABILITY.

HISTORY OF BLOCKCHAIN:

BLOCKCHAIN TECHNOLOGY HAS A FASCINATING HISTORY THAT DATES BACK TO THE EARLY 1990S. HERE'S A BRIEF OVERVIEW:

· EARLY BEGINNINGS

Ø 1991: STUART HABER AND W. SCOTT STORNETTA INTRODUCED A CRYPTOGRAPHIC METHOD FOR TIME-STAMPING DIGITAL DOCUMENTS TO PREVENT TAMPERING.

Ø 2000: STEFAN KONST PUBLISHED HIS THEORY ON CRYPTOGRAPHIC SECURED CHAINS, FURTHER DEVELOPING THE CONCEPT.

· EMERGENCE OF BITCOIN

Ø 2008: THE PSEUDONYMOUS SATOSHI NAKAMOTO RELEASED THE WHITE PAPER "BITCOIN: A PEER-TO-PEER ELECTRONIC CASH SYSTEM," INTRODUCING BITCOIN AND THE FIRST PRACTICAL APPLICATION OF BLOCKCHAIN TECHNOLOGY.

Ø 2009: BITCOIN WAS LAUNCHED, MARKING THE BLOCKCHAIN'S RISE TO PROMINENCE.

BLOCKCHAIN TECHNOLOGY OFFERS SEVERAL COMPELLING ADVANTAGES:

· TRANSPARENCY: DECENTRALIZED LEDGER ENSURES EQUAL ACCESS TO INFORMATION.

· SECURITY: CRYPTOGRAPHIC ENCRYPTION MAKES HACKING DIFFICULT; DATA IS IMMUTABLE.

· EFFICIENCY: FASTER TRANSACTIONS WITH REDUCED COSTS BY ELIMINATING INTERMEDIARIES.

- DECENTRALIZATION: OPERATES WITHOUT A CENTRAL AUTHORITY, REDUCING RISKS.
- TRUST & TRACEABILITY: ENHANCES TRUST AND ENSURES AN IRREVERSIBLE AUDIT TRAIL.
- INNOVATION: ENABLES SMART CONTRACTS AND ASSET TOKENIZATION.

DISADVANTAGES OF BLOCKCHAIN:

WHILE BLOCKCHAIN TECHNOLOGY HAS NUMEROUS ADVANTAGES, IT ALSO COMES WITH SOME DISADVANTAGES:

- SCALABILITY ISSUES: LIMITED TRANSACTIONS PER SECOND.
- HIGH ENERGY CONSUMPTION: PROOF-OF-WORK MECHANISMS REQUIRE SIGNIFICANT COMPUTATIONAL POWER.
- TECHNICAL COMPLEXITY: REQUIRES SPECIALIZED KNOWLEDGE.
- REGULATORY UNCERTAINTY: EVOLVING REGULATIONS POSE LEGAL RISKS.
- HIGH INITIAL COSTS: EXPENSIVE SETUP AND MAINTENANCE.
- PRIVACY CONCERNS: TRANSPARENCY CAN LEAD TO DATA EXPOSURE.
- IMMUTABILITY ISSUES: ERRORS OR FRAUD CANNOT BE UNDONE.
- INTEROPERABILITY CHALLENGES: LACK OF STANDARDIZATION ACROSS BLOCKCHAIN PLATFORMS.

DESPITE ITS CHALLENGES, BLOCKCHAIN TECHNOLOGY IS A GROUNDBREAKING INNOVATION WITH IMMENSE POTENTIAL. ITS DECENTRALIZED AND SECURE NATURE ENHANCES TRANSPARENCY AND TRUST ACROSS INDUSTRIES. WHILE ISSUES LIKE SCALABILITY AND ENERGY CONSUMPTION EXIST, THE BENEFITS FAR OUTWEIGH THE DRAWBACKS. EMBRACING BLOCKCHAIN PAVES THE WAY FOR MORE EFFICIENT SYSTEMS, SECURE TRANSACTIONS, AND TRANSFORMATIVE ADVANCEMENTS IN FINANCE, SUPPLY CHAINS, AND BEYOND.

BLOCKCHAIN CORE CONCEPTS:

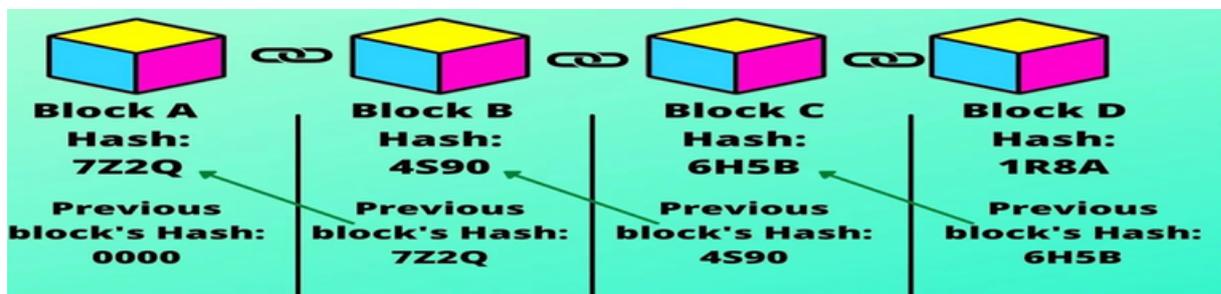
A BLOCKCHAIN CONSISTS OF BLOCKS LINKED CHRONOLOGICALLY. EACH BLOCK CONTAINS:

1. DATA: TRANSACTION DETAILS (SENDER, RECEIVER, AMOUNT, ETC.).
2. HASH: A UNIQUE IDENTIFIER ENSURING DATA INTEGRITY.
3. PREVIOUS BLOCK HASH: LINKS THE BLOCKS SECURELY IN CHRONOLOGICAL ORDER.

PROCESS OF ADDING A BLOCK:

1. VERIFICATION: TRANSACTIONS ARE VALIDATED BY NETWORK PARTICIPANTS.
2. HASH GENERATION: UNIQUE HASH IS ASSIGNED TO THE BLOCK.
3. LINKING: BLOCK IS CONNECTED TO THE PREVIOUS BLOCK.
4. ADDITION TO CHAIN: BECOMING PART OF THE PERMANENT, TAMPER-PROOF STORAGE/LEDGER.

THIS PROCESS ENSURES THAT ONCE DATA IS RECORDED ON THE BLOCKCHAIN, IT IS IMMUTABLE AND SECURE.



FIRST BLOCK IS CALLED GENESIS BLOCK, HERE IN ABOVE IMAGE IT IS BLOCK A.

BLOCKCHAIN TYPES:

THERE ARE THREE MAIN TYPES OF BLOCKCHAINS

- PERMISSIONLESS (PUBLIC): OPEN FOR ALL; ANYONE CAN READ AND CONTRIBUTE.
- PERMISSIONED (PRIVATE): CONTROLLED BY A CENTRAL AUTHORITY; INFORMATION IS PROTECTED.
- CONSORTIUM: RESTRICTED ACCESS BUT WITH A MORE DISTRIBUTED CENTRAL AUTHORITY.

THE TYPE OF BLOCKCHAIN WILL DETERMINE HOW WIDELY THE BLOCKCHAIN IS SHARED AND WHO HAS THE ABILITY TO MAKE UPDATES TO THE BLOCKCHAIN.

BLOCKCHAIN FRAMEWORKS:

SOME KEY CONSIDERATIONS WHEN CHOOSING A BLOCKCHAIN FRAMEWORK ARE:

- YOUR SPECIFIC USE CASE
- AVAILABLE CONSENSUS MECHANISMS AND THEIR BENEFITS AND CHALLENGES
- EASE OF USE
- THE DEVELOPER COMMUNITY
- LICENSING REQUIREMENTS
- MATURITY OF THE BLOCKCHAIN FRAMEWORK
- FUTURE ROADMAP OF THE BLOCKCHAIN FRAMEWORK

EACH FRAMEWORK HAS ITS UNIQUE STRENGTHS AND IS SUITED FOR DIFFERENT USE CASES.

HERE ARE SOME WELL-KNOWN BLOCKCHAIN FRAMEWORKS:

1. ETHEREUM, 2. HYPERLEDGER FABRIC, 3. CORDA, 4. QUORUM, 5. EOSIO, 6. STELLAR, 7. TRON, 8. COSMOS, 9. POLKADOT.

TWO POPULAR BLOCKCHAIN FRAMEWORKS ARE ETHEREUM AND HYPERLEDGER FABRIC.

1. ETHEREUM:

- TYPE: PUBLIC, PERMISSIONLESS

- FEATURES: SUPPORTS SMART CONTRACTS, DECENTRALIZED APPLICATIONS (DAPPS), AND THE ETHEREUM VIRTUAL MACHINE (EVM). IT IS KNOWN FOR ITS FLEXIBILITY AND DEVELOPER-FRIENDLY ENVIRONMENT.

2. HYPERLEDGER FABRIC:

- TYPE: PRIVATE, PERMISSIONED

- FEATURES: DESIGNED FOR ENTERPRISE USE, IT OFFERS MODULAR ARCHITECTURE, PLUGGABLE CONSENSUS MECHANISMS, AND PRIVACY THROUGH PERMISSIONED NETWORKS.

APPLICATION OF BLOCKCHAIN:

BLOCKCHAIN IS REVOLUTIONIZING INDUSTRIES WORLDWIDE, ENHANCING SECURITY, TRANSPARENCY, AND EFFICIENCY. THE U.S. AND EUROPE USE IT FOR FINANCIAL TRANSACTIONS AND SUPPLY CHAIN TRACKING, CHINA FOR DIGITAL CURRENCY AND GOVERNANCE, AND THE UAE FOR HEALTHCARE AND DIGITAL IDENTITY. INDIA IS ALSO ADOPTING BLOCKCHAIN IN GOVERNANCE, FINANCE, AND PUBLIC SERVICES. DESPITE CHALLENGES, ITS GLOBAL IMPACT CONTINUES TO DRIVE INNOVATION ACROSS SECTORS.

FOLLOWING ARE THE FEW OF APPLICATIONS WHERE INDIAN GOVERNMENT HAVE TAKEN INITIATIVE AND TRIED TO IMPLEMENT THE BLOCKCHAIN TECHNOLOGY TO HAVE SECURED AND TRANSPARENT TRAIL.

1. LAND RECORDS MANAGEMENT

· STATES: ANDHRA PRADESH, TELANGANA, MAHARASHTRA, RAJASTHAN, UTTAR PRADESH, KARNATAKA, WEST BENGAL

· STATUS: IMPLEMENTED & ACTIVE

· USE CASE: BLOCKCHAIN-BASED DIGITAL LAND REGISTRIES TO PREVENT FRAUD AND DISPUTES.

2. BANKING & DIGITAL CURRENCY

· PROJECT: DIGITAL RUPEE (CBDC) BY RBI

· STATUS: IMPLEMENTED & ACTIVE (PILOT PHASE FOR RETAIL AND WHOLESALE)

· USE CASE: THE RESERVE BANK OF INDIA (RBI) LAUNCHED THE DIGITAL RUPEE (₹), A BLOCKCHAIN-BASED CENTRAL BANK DIGITAL CURRENCY (CBDC) FOR SECURE TRANSACTIONS.

PUBLIC SECTOR BANKS LIKE SBI, ICICI, HDFC ARE PARTICIPATING IN CBDC TRANSACTIONS.

3. EDUCATION (TAMPER-PROOF CERTIFICATES)

· PROJECT: NATIONAL ACADEMIC DEPOSITORY (NAD)

· STATUS: IMPLEMENTED & ACTIVE

· USE CASE: UNIVERSITIES ARE ISSUING BLOCKCHAIN-BASED DIGITAL DEGREES AND CERTIFICATES TO PREVENT FORGERY.

DELHI UNIVERSITY, IIT KANPUR, AND OTHER INSTITUTIONS ARE USING BLOCKCHAIN FOR ISSUING DIGITAL CERTIFICATES.

4. SUPPLY CHAIN & TRADE FINANCE

· PROJECT: BANKS' BLOCKCHAIN-BASED TRADE FINANCE NETWORK

· STATUS: IMPLEMENTED & ACTIVE

· USE CASE: BANKS ARE USING BLOCKCHAIN TO PREVENT FRAUD AND STREAMLINE TRADE TRANSACTIONS.

ICICI, HDFC, AXIS, YES BANK, AND SBI LAUNCHED INDIA TRADE CONNECT (ITC), A BLOCKCHAIN-BASED TRADE FINANCING PLATFORM.

CONCLUSION:

AS BLOCKCHAIN RESHAPES FINANCE AND GOVERNANCE, CHARTERED ACCOUNTANTS ARE AT THE FOREFRONT OF THIS EVOLUTION. THEIR EXPERTISE IN AUDITING, TAXATION, AND COMPLIANCE MAKES THEM KEY PLAYERS IN ENSURING TRANSPARENCY, SECURITY, AND EFFICIENCY IN BLOCKCHAIN-DRIVEN FINANCIAL SYSTEMS. BY EMBRACING THIS TECHNOLOGY, CAS CAN DRIVE INNOVATION, ENHANCE TRUST, AND SHAPE THE FUTURE OF DIGITAL FINANCE AND GOVERNANCE. THE ERA OF BLOCKCHAIN IS HERE—CAS MUST ADAPT, LEAD AND INNOVATE!

SEMINAR BY 2 CCM ON 8/8/25



INDEPENDENCE DAY



CAREER COUNSELLING



TEAM BHUJ BRANCH

BHUJ BRANCH OF WIRC OF ICAI, HALL NO. 2, KATIRA COMPLEX-2,
SANSKAR NAGAR, BHUJ-KUTCH-370 001

PHONE: +91 92898 19406

EMAIL: BHUJBRANCH.WIRC@GMAIL.COM, BHUJ@ICAI.ORG



CA. Shankarwala Bhargav Nitin,
Chairman

[M] 9727188934 [E] info@cabns.in



CA. Joshi Manishaben Pramodrai,
Vice-Chairman

[M] 7359311582 [E] mpjoshi.ca@gmail.com



CA. Thacker Kapil Vitthaldas,
Secretary

[M] 9428472676 [E] cakapilthacker@gmail.com



CA. Pithadiya Meet Nareshbhai,
Treasurer

[M] 9033927353 [E] Meet.pithadia@gmail.com



CA. Memon Mahmadarif Mahmadrafik,
WICASA Chairman

[M] 9924499051 [E] arifmemon.asso@gmail.com



CA. Memon Shahid Husen Shokat,
Member

[M] 9974791062 [E] cashahidmemon@gmail.com