



# Gandhidham Branch of WIRC of ICAI E-Newsletter

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## *Chairperson's Communique*

**Dear Professional Colleagues,**

The month of April, was indeed a hectic one, for the members in practice who were fully occupied with the Bank Audit and members in industry with finalizing their company accounts. Truly, we all have been proving our mettle on all the occasions by rendering our professional services with equanimity, precision and timeliness adhering to the scheduled targets.

The onset of May is associated with relaxation and vacation as it provides opportunities to members to take time off from work and plan family trips while significant and intense for the CA Students appearing for their Exams.

During the month of April, the Managing Committee Members **visited a Senior Chartered Accountant** CA Padamshi Lakhamshi Lalka Sir, a Chartered Accountant who has influenced and inspired numerous lives. The key takeaways have been covered in this edition of our newsletter.



We had conducted a ***Train, Earn and Learn (TEL) Program*** for Graduate Students ***at Tolani Commerce College*** with the kind support of our existing and newly empaneled faculties CA Dimpal Kotak, CA Deepika Sangtani, CA Harnisha Shah, CA Ketan Savani, CA Niral Patel and CA Jainish Patel. We are planning to conduct yet another TEL Program in the month of May and hereby urge the interested members to get in touch with us for getting empaneled as a faculty.

Seminar conducted during the month included a ***Session on Changes in ITR Forms*** by CA Jignesh Parikh. I take this occurrence to thank the faculty for sharing his prolific knowledge. The session was supported by CA Nitanshi Dharamshi as a Master of Ceremonies.

Apart from this, ***Mock Test Papers Series – II*** for CA Intermediate and Final Students, ***Mock Test Papers Series – I*** for CA Foundation Students, ***Joint Webinar on Mindset Matters*** – a session curated to give confidence booster, Collaborated Session on ***Usage of ChatGPT and Data Analytical Tools*** and ***Advanced ICITSS Batch*** for CA Final Students had also been conducted by Gandhidham WICASA Team.

It is a matter of great pride that our Branch Member, CA Jitendra Khandol Sir has been selected as a ***Co-opted Member of the Committee on Insolvency & Bankruptcy Code***, ICAI for the year 2023-2024. We take this opportunity to congratulate him on behalf of all the members.

Considering networking as a growth accelerator for Chartered Accountants, The ICAI, under the spirited leadership of our Honorable President CA Aniket Sunil Talati Sir, has decided to organize its first ever ***“Global Professional Accountants Convention” (GloPAC)***, on the theme- “Connecting the Globe, Creating Value” on November 24 - 26, 2023 at Gandhinagar, Gujarat, India. The GloPAC would provide an apt opportunity for Indian CAs to connect with global players and enhance their professional opportunities. Moreover, WIRC of ICAI has taken initiative of introducing ***Networking Zone*** in its e-newsletter. Any member who wishes to seek networking opportunities or create synergy to form professional partnerships can take the benefit of this initiative and send their requirement in the specified format at [wirc.connect@icai.in](mailto:wirc.connect@icai.in).

A glance towards our upcoming programs/initiatives includes an idiosyncratic ***Residential Refresher Course*** being jointly organized by All the Branches of Gujarat at Saavaj Resort, Sasan Gir from ***9th to 11th June*** with the presence of our Honorable President CA Aniket Sunil Talati Sir.

Further, it has been noticed that the members’ data available with the Branch is a stale one and hence the Managing Committee has proposed to ***update the Members’ Database*** on or before 30th June, 2023. In this regard, we shall be seeking the details from our members through a form to be circulated shortly and humbly request every single member to fill in the updated details. Adding on, in the current month we are also planning to get the ***TEL Program qualified students placed*** under our Chartered Accountant Members.

As we intend to conduct more and more career counselling programs so as to attract the best talent to this noble profession, we request the interested members to empanel themselves as Career Counsellors. Furthermore, we urge the members to reach out to us if they could help us in coordinating with various schools.

Let us all work together to build a better future.

***With this let me conclude by wishing all the students appearing for the Intermediate and Final Examination a great luck.***

*With Regards*

*CA Chandni Tolani*

*Chairperson – Gandhidham Branch of WIRC of ICAI*

## Editorial Message

**Dear Members,**

We all would have relaxed after having made year ending entries in the books and meeting the TDS compliances. The month of May brings the season of marriages. Most of us would be having someone known getting married this season. It seems like a good chance to get together with known ones on such occasions and spend some informal time.

However, with the rising temperature, the heat of the workload for some of us is also rising as GST department has started issuing GST audit notices in form "ADT-01" seeking certain standard information and also communicating the plan to visit the place of business of clients for audit. The students are also working hard by putting more and more efforts as exam dates are nearing by. The political environment is also heated as Karnataka Legislative Assembly Elections fall within the month of May only.

In May, we will also commemorate the "63rd Foundation Day" of Gujarat. Gujarat shares this day with Maharashtra which also celebrates its "63rd Foundation Day" on the same day. Just a day before this day, on 30th April, "Man Ki Baat" programme of PM Shri Narendra Modi ji completed its 100th episode. PM shared his emotions on this occasion by quoting that many times some episodes had to be re-shot as he became emotional while telling about the contribution of the people from various parts of India.

So, just like the uncertain political atmosphere, the atmosphere of Kutch is also seeming uncertain wherein we are witnessing extreme heat on some days and unexpected rainfall on some days. The editorial team advises you to take care of health in such a season and keep a check on your food intake during this marriage season.

Thanks,

*Editorial Board of Gandhidham Branch of WIRC of ICAI*

## Articles

### **Amendment in Section 43B of Income Tax Act, 1961 with respect to payment to MSME**

- **CA Manthan Vadher**

**Focus on promoting payments to Micro and Small Enterprises by inserting provisions disallowing payments not made to them within the statutory timelines:**

➤ **Existing Provision of Section 15 of MSMED Act 2006:**

The MSMED Act mandates payments to micro and small enterprises within the time, as per the written agreement, which cannot be more than 45 days and where there is no written agreement, the period for payment is 15 days.

➤ **Amendment in Section 43B of Income tax Act:**

An amendment has been made in section 43B of the IT Act to include payments made to MSMEs within the ambit of section 43B of the IT Act. Accordingly, any sum payable by the assessee to a micro or small enterprise beyond the time limit specified in section 15 of the Micro, Small and Medium Enterprises Development (MSMED) Act 2006 shall be allowed as deduction **only on actual payment**.

➤ **Payment allowed as deduction only on Actual Payment basis:**

The said amendment to section 43B of the IT Act will allow the payment as deduction only on payment basis. As such, for any vendor such expenses can be allowed on **accrual basis only if the payment is made** to the micro and small enterprise within the time mandated under section 15 of the MSMED Act.

➤ **Understanding the amendment with example of CN Ltd.:**

Sr.No	Vendor Name	Status	O/s amount INR	Payment done on 60th day	Payment done on 90th day	Compound Interest as per Section 16 of MSMED Act
1	Shiva Spares Pvt. Ltd.	Micro	10,00,000	7,00,000	3,00,000	1,79,383
2	Benten Labour Force	Small	2,00,000	1,00,000	1,00,000	45,712
3	Motu Fabrications	Small	3,00,000	1,40,000	1,60,000	71,027
4	Patlu Transport Agency	Micro	5,00,000	3,00,000	200000	1,01,986
	<b>Total</b>		<b>20,00,000</b>	<b>12,40,000</b>	<b>7,60,000</b>	<b>3,98,108</b>

**Assumptions:**

1. Agreement for Payment terms with 45 days is available for all vendors.
2. RBI notified rate assumed at 6.75%. (Three times = 20.25%).
3. MSME - 1 Return has been filed by the assessee as per MCA Notification.
4. The delayed payment has been done on 60<sup>th</sup> and 90<sup>th</sup> day as mentioned in table.

➤ **Impact due to 43B amendment:**

Continuing with above example if CN Ltd. defaults to pay Rs. 15 lakhs out of Rs. 20 lakhs within 45 days and if default continues, no deduction of Rs. 15 lakhs will be allowed as per amendment in section 43B of the Income tax Act.

➤ **Over-all Impact in nutshell:**

- ✓ **MSMED Act:** Compound interest on monthly rest need to pay as per MSMED Act in line with three times of RBI notified rate.
- ✓ **Income Tax Act:** Expense will be disallowed if payment has not been done within specified time limit in MSMED Act. (45 days or 15 days as the case may be)

➤ **Conclusion:**

This proposal would benefit a significant number of small and micro enterprises, which generally deal with the working capital liquidity issues due to delay in receipt of payments. Though, the benefit of this new amendment in section 43B would not cover medium enterprises as defined under the MSMED Act.

## Revolutionizing the financial world with AI

- CA Hency Shah

The field of accounting has come a long way since the days of manually recording financial transactions and balancing books. In the modern era, accounting has become more complex, with a greater focus on analytics, data interpretation, and reporting. To keep pace with the growing demands of the profession, Chartered Accountants are turning to artificial intelligence to help them better manage and analyze financial data.

AI is rapidly changing the accounting landscape, offering CAs the ability to automate tedious and repetitive tasks, reduce errors, and enhance the accuracy of financial reports. For example, AI-powered software can automatically categorize expenses, generate financial reports, and reconcile financial data, freeing up time to focus on higher-level tasks such as strategic financial planning and analysis.

AI has also revolutionized data analytics. CAs can now leverage AI-powered tools to analyze large volumes of financial data and gain insights that were not possible with traditional methods. Machine learning algorithms can identify patterns, trends, and anomalies in financial data, which can help CAs detect potential fraud or irregularities in financial statements. AI can also provide predictive analytics, allowing CAs to forecast financial outcomes, optimize investment portfolios, and make informed decisions for their clients. These advanced data analytics capabilities of AI provide CAs with powerful tools to enhance their financial analysis and reporting, leading to more accurate and reliable insights for their clients.

These tools can perform real-time monitoring of financial transactions, identify high-risk areas, and generate alerts for potential issues, enabling CAs to take prompt actions to rectify them. This can significantly reduce the risks of financial fraud, errors, and non-compliance, and ensure that financial statements are accurate and reliable.

AI-powered tools can also help CAs in conducting forensic audits, analyzing complex financial data, and identifying hidden patterns or trends that may indicate fraudulent activities. These advanced audit and compliance capabilities of AI are enhancing the quality and effectiveness of chartered accountants' work and enabling them to provide better assurance to their clients.

CAs play a crucial role in helping their clients plan for their financial future. AI-powered financial planning tools can help CAs by analyzing vast amounts of financial data and providing insights into future financial trends.

These tools can also help CAs make more accurate predictions, allowing clients to make more informed financial decisions. AI-powered fraud detection tools can help CAs by analyzing vast amounts of financial data and identifying potential fraudulent activity. These tools can also alert CAs of suspicious behavior, allowing them to investigate further and prevent financial losses.

AI is also transforming how CAs interact with their clients and provide services. AI-powered chatbots and virtual assistants can handle routine client queries, provide real-time financial information, and offer personalized financial advice. AI-powered client portals can provide secure access to financial information, reports, and documents, enabling clients to view and manage their financial data in real time.

CAs are responsible for identifying potential financial risks for their clients. AI-powered risk assessment tools can help CAs by analyzing vast amounts of financial data and identifying potential risks. These tools can also provide real-time updates on changes to financial risks, allowing CAs to provide accurate advice to their clients.

CAs are responsible for ensuring that their clients comply with tax laws and regulations. AI-powered tax compliance tools can help CAs by automating the process of tax return preparation, ensuring that all relevant tax laws and regulations are followed.

These tools can also provide real-time updates on changes to tax laws and regulations, allowing CAs to stay up-to-date and provide accurate advice to their clients.

For instance, there may be concerns around data privacy and security, as well as a need for upskilling to ensure that CAs have the skills to use AI effectively.

Additionally, there may be concerns about job displacement, with some fearing that AI may replace the need for CAs altogether. By automating repetitive tasks, providing valuable insights into financial data, and helping to prevent fraud, AI can help CAs provide a more valuable service to their clients. However,

It's important to remain aware of the potential challenges and to ensure that CAs are equipped with the necessary skills to use AI effectively. As the use of AI continues to grow in the accounting profession, CAs who embrace this technology will likely find themselves better positioned to succeed in the years ahead.

## Wisdom from Veterans

The managing committee members of Gandhidham Branch of WIRC of ICAI, met a veteran Chartered Accountant CA Padamshi Lakhamshi Lalka Sir, who is currently aged around 90 years and has been into practice for more than 60 years.

Date: 04.04.2023 | Place: Adipur | Time: 11:00 a.m.

**Managing Committee:** Who guided you to undergo Chartered Accountancy Course?

**Lalka Sir:** While I was undergoing my graduation, my friend CA Shivji Vikamsey (Past Member of the Central Council of ICAI) guided me as he was already undergoing the CA Course.

**Managing Committee:** Can you briefly take us through the Chartered Accountancy Course during those days?

**Lalka Sir:** We had only 2 levels of exam unlike 3 that we have now. Some representatives from ICAI used to visit our college and teach us. The passing percentage was merely 2%-3%. For joining the articleship, the articles were supposed to deposit certain sum of money with the principal in contrary to the present times where articles get stipend. The best part was that we used to write and submit the test papers (kind of Mock Test Papers of current time) to the ICAI HO and those were reviewed and reverted back to us along with the suggestions for improvement which helped us to prepare better for our exams.



**Managing Committee:** As we all know that your firm was the first firm in Kachchh region, how did you keep yourself updated during those days and what had been your work schedule?

**Lalka Sir:** I used to read a lot. Continuous study kept me updated because I believe that Knowledge is first. Those days when everything was done manually, I used to travel a lot. "Work in day and Travel at night", this became my usual habit. Further, while travelling to some other city, at times I attended some sessions as well which kept me updated.

**Managing Committee:** Since, you were the first Chartered Accountant in the Kachchh Region, what was your response when someone asked you to guide whether they should pursue Chartered Accountancy Course or not?

**Lalka Sir:** I was neither diplomatic nor suggested them not to pursue. I always guided them to pursue this reputed profession. I always guided them for hard work, dedication, continuous study along with a little sacrifice of family functions and other fun.

**Managing Committee:** We truly believe that you have inspired countless lives, what message would you like to convey to our members and students?

**Lalka Sir:** Reading is must because knowledge is first. Waking up at 09:00 in the morning or no exercise schedule will make you dull. Wake up early, do some exercise and hard work to keep yourself fit and energetic the whole day.

**Disclaimer:** *This is the brief write up of the conversation that was done and not the actual transcription.*

## Law Updates

### Direct Tax

Circular No. 04/2023 issued by the Central Board of Direct Taxes (CBDT) on April 5, 2023, mandates employers to seek information from their employees every year about their preferred tax regime (Old or New) u/s 115BAC and deduct taxes accordingly. If an employee does not provide this information, the default tax regime will be the new regime. It should be noted that providing this information does not constitute exercising the option, and employees can still choose any regime at the time of filing their Income Tax Return (ITR) under Section 139(1).

Cost Inflation Index for FY 2023-2024 notified to be "348" vide Notification No. 21 /2023/F.No.370142/5/2 023-TPL

### Corporate Law

The Ministry of Corporate Affairs is launching the STK-2 form with C-PACE functionality on May 1, 2023, at 12:00 AM; to improve their service. To implement this form in the V3 MCA21 portal, stakeholders are advised to take note of the following points.

1. The STK-2 form on the V2 portal will be disabled from April 28, 11:59 PM, to April 30, 11:59 PM, to roll out on May 1, 2023, at 12:00 AM.
2. Stakeholders should ensure that there are no SRNs in pending payment and resubmission status.
3. Offline payments using the Pay later option will not be available for STK-2 in V2, i.e all payments should be made through online mode.
4. V3 portal will be unavailable for filing all Company/LLP forms from April 30, 03:00 PM, to May 1, 2023, at 12:00 AM, due to the STK-2 form roll-out. However, the V2 portal for company filing will remain available for all forms except STK-2 throughout this time period.

The time limit for Reporting Invoices on the IRP Portal dt 13/04/2023: The Indian government has imposed a time limit on reporting old invoices on the e-invoice IRP portals for taxpayers with AATO greater than or equal to 100 crores. Taxpayers in this category will not be allowed to report invoices older than 7 days on the date of reporting to ensure timely compliance.

### Indirect Tax

GSTN has integrated bank account validation functionality with the GST system to ensure the accuracy of the bank accounts provided by taxpayers. The bank account validation status can be viewed under the Dashboard→My Profile→Bank Account Status tab in the FO portal, and taxpayers will receive status details on their registered email and mobile number.

A new facility for verifying the Reference Number (RFN) on offline communications sent by State GST authorities has been provided, allowing taxpayers to validate that the communication was indeed sent by the tax officer. The feature is accessible pre-login and post-login under Services > User Services > Verify RFN option on the GST portal, with limited details provided pre-login and greater details provided post-login. The feature for verifying the RFN on system-generated documents will be available.

## Due Date Calendar

Compiled by – CA Virag Acharya

Date	Particulars	Return/Form	For the Period
<b>• GOODS AND SERVICE TAX •</b>			
10-05-2023	Summary of Tax Deducted at Source (TDS) and deposited under GST laws	GSTR- 7	Apr - 23
10-05-2023	Summary of Tax Collected at Source (TCS) and deposited by e-commerce operators under GST laws	GSTR- 8	Apr - 23
11-05-2023	Summary of outward supplies where turnover exceeds Rs.5 crore or have not chosen the QRMP scheme for the quarter of Apr to Jun 2023	GSTR- 1	Apr - 23
13-05-2023	Summary of outward supplies where taxpayer opted QRMP scheme	IFF	Apr - 23
13-05-2023	Details of ITC received and distributed by an ISD	GSTR - 6	Apr - 23
13-05-2023	Summary of outward taxable supplies and tax payable by a nonresident taxable person	GSTR- 5	Apr - 23
20-05-2023	Summary of outward taxable supplies, and tax payable by a person supplying OIDAR services	GSTR- 5A	Apr - 23
20-05-2023	Summary of outward supplies, ITC claimed, and net tax payable for taxpayers with turnover more than Rs.5 crore in the last FY or have not chosen the QRMP scheme for the quarter of Apr to Jun 2023	GSTR- 3B	Apr - 23
20-05-2023	Challan for depositing GST by taxpayers who have opted for the quarterly filing of GSTR-3B under the QRMP scheme	PMT-06	Apr - 23
<b>• INCOME TAX •</b>			
07-05-2023	Due date for deposit of Tax collected/Tax deducted by an office of the government	Challan No./ITNS 281	Apr - 23
15-05-2023	Due date for issue of TDS Certificate for tax deducted under section 194-IA, 194-IB & 194IM	Form 16B, 16C & 16D	Mar - 23
15-05-2023	Quarterly statement of TCS deposited for the quarter ending March 31, 2023	Form 27EQ	Jan to March 2023
30-05-2023	Furnishing of TDS Challan cum statement in respect of TDS deducted u/s 1941B/1941B/194M	Form 26QB - 26QC - 26QD	Mar-23
31-05-2023	Furnishing of Quarterly statement of TDS deposited for the quarter ending March 31, 2023	Form 24Q, 26Q,27Q	Jan to March 2023
31-05-2023	Due date for furnishing of statement of financial transaction (in Form No. 61A)	Form No. 61A	FY 2022-23
<b>• ESI, PF ACT •</b>			
15-05-2023	PF & ESIC Payment		Apr - 23
15-05-2022	Payment of Professional Tax of Employee		Apr - 23

\*The due dates mentioned are subject to changes notified by the concerned department.



## Glimpses of April Events



TEL (Train Earn and Learn) program organized at Tolani Commerce College from April 17, 2023



Lecture Meeting on “Changes in ITR Forms” at Gandhidham Branch of WIRC of ICAI on April 22, 2023  
(Speaker – CA Jignesh Parikh, Ahmedabad)

## Know Your Ethics (KYE) Quiz – Winners and Answer Keys

### Top 3 Winners

### Quiz 1 (April 15, 2023)

1. CA Trishanku Kumar | 2. CA Hardik Mehta | 3. CA Nikita Tejwani

***Other participants who have answered correctly for more than 60% questions.***

CA Mukesh Vora, CA Rajesh Laxman Lalwani, CA Madhu Kewalramani, CA Nitanshi Dharamshi, CA Jainish Patel, CA Pooja Jiwatram Kewalramani, CA Hardik Mehta.

**ANSWERS TO THE QUIZ QUESTIONS**

- Can a member in practice respond to tenders, advertisements, and circulars?
  - The Correct Answer is Option (C): Yes, a member in practice can respond to tenders, advertisements, and circulars as per Guidelines.
2. Whether the word "Chartered Accountants" and the name of the city can be mentioned by members in their articles published in the Institute's Journal?
- The Correct Answer is Option (A): Yes, members can mention the word "Chartered Accountants" and name of the city in their articles published in the Institute's Journal.
3. Provisions of Responding to Non-Compliance with Laws and Regulations (NOCLAR) apply to?
- The correct answer is Option (B): As per the revised provisions of Section 260 of Volume -I of the Code of Ethics, the provisions of NOCLAR are applicable to senior professional accountants who are employees of the listed entities.
4. What is the threshold percentage of gross annual professional fees (i.e. limit beyond which there will be threats) received for an audit client which is not a public interest entity?
- Correct Answer is Option (C): The threshold percentage of gross annual professional fees (i.e total fees) received from an audit client which is not a public interest entity and its related entities as per the provisions of paragraph R410.3a of Volume – I of the Code of Ethics is 40%.
5. Can a Chartered Accountant in practice give the date of setting up the practice or date of establishment on the letterheads and other professional documents, etc?
- Correct Option is (C) : No, Council direction under Paragraph 2.14.1.7(iv) of Clause (7) of Part I of the First Schedule to the Chartered Accountants Act, 1949, appearing in Volume-II of Code of Ethics prescribes that the date of setting up of the firm on the letterheads and the professional documents, etc. should not be mentioned. However, in the Website, the year of establishment can be given.

**Top 3 Winners****Quiz 2 (April 30, 2023)**

**1. CA Jenilkumar Shah | 2. CA Arvind Yadav | 3. CA Keyur Bhansari**

***Other participants who have answered correctly for more than 60% questions.***

CA Vidyutrai Jayantilal Mankodi, CA Ritesh Geriani, CA Mehak Rangwani, CA Meet Sachde, CA Kenil Mehta, CA Madhu Kewalramani , CA Rahul Kundi, CA Jinesh Shah, CA Ritu Sabarwal

**ANSWERS TO THE QUIZ QUESTIONS**

1. Can a Chartered Accountant in practice use/fix a monogram of the Institute on any column/wall located inside the office or on professional documents?
  - The Correct Answer is Option (C): No, in view of the Council directions under Clause (7) of Part I of the First Schedule to the Chartered Accountant Act, 1949, a Chartered Accountant in practice is not permitted to use/fix a monogram of the Institute on any column/wall located inside the office or on any professional documents.
  
2. The provisions mentioned under Fee-relative size in Volume- I of the Code of Ethics provide certain exceptions where the total fees received by the firm does not exceed \_\_\_\_\_ of rupees in respect of a firm including fees received by the firm for other services rendered through the medium of a different firm or firms in which such member or firm may be a partner or proprietor to all audit clients.
  - Correct Answer is Option (B) Twenty Lakhs.
  
3. Can a Chartered Accountant provide 'Portfolio Management Services' (PMS) as part of CA practice?
  - The correct answer is (B) Explanation: No, the Explanation to Clause (xix) of the definition of 'Management Consultancy and other Services' expressly bars the activities of broking, underwriting and Portfolio Management.
  
4. Which of the following is true regarding responding to announcements for empanelment and quoting fees for audit and professional work?
  - The correct answer is D) Members in practice are allowed to respond to announcements for empanelment made by government, corporations, courts, cooperative societies, banks, and similar institutions, provided they have knowledge of the panel's existence. They can also quote fees if inquiries are received in this regard.
  
5. What should be the sequence / order of designations, while a member also uses the designation 'Dr.' along with 'CA'?
  - The correct Answer is A) Explanation: The member is free to use the designation 'Dr.' along with 'CA' in whichever sequence/ order he wants to.

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*Branch Address :- Ground Floor, Plot No. 12, Rankers House, Sector - 1, Gandhidham – 370201*

*Phone – 02836-230305 | Email – [gandhidham@icai.org](mailto:gandhidham@icai.org) | Website - [gandhidham-icai.org](http://gandhidham-icai.org)*

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