



ICAA MFD ASSOCIATION

[(Pursuant to sub-section (2) section 7 companies Act, 2013 and rule 8 of the companies (Incorporation) rules, 2014)]

CIN - U9300WB2016NPL210296

Formerly : INDEPENDENT CONSULTANTS & ADVISORS ASSOCIATION

Official Circular

Ref No.: ICAA/LC/2026/04/19

Date: 19th April 2026

Place: 6 B Bentinck Street , Kolkata-1, West Bengal

CIRCULAR / NOTICE

This is to hereby inform all concerned that, with effect from **19th April 2026**, the Leadership Team of **ICAA** shall organize and conduct meetings, seminars, workshops, and training programs (both physical and digital) involving trainers, software companies, education providers, AIF, PMS, FD, alternative investment companies, and other related entities.

All members of **ICAA** and any other participants **attending such meetings, workshops, or training programs** are hereby advised that if they choose to avail or purchase any software products, agency services, training programs, or professional education—whether on a paid or free-of-cost basis—such decisions shall be made entirely at their own discretion and responsibility. **ICAA**, including its Leadership Team, shall not be held liable or responsible for any transactions, commitments, disputes, losses or outcomes arising from such engagements. Further, it is explicitly stated that **the undersigned**, in the capacity of **Founder Chairman** of **ICAA**, shall bear no personal liability or responsibility in this regard.

This circular is issued for general information and strict compliance by all concerned.

By Order of the Leadership Team, ICAA

Sd/-

Goutam Karmakar, CFP®, AIWM®
Founder Chairman, ICAA

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