



CHENGALPATTU DISTRICT BRANCH OF SICASA OF ICAI

E-NEWSLETTER

September 2025



"பிறவிப் பெருங்கடல் நீந்துவர் நீந்தார்
இறைவன் அடிசேரா தார்"

"Those who do not seek the feet of God
Will not cross the vast sea of birth (samsara/suffering)"

SICASA TEAM (2025-26)

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NOTE: The views expressed in the articles published are own view of authors and SICASA Chengalpattu District Branch does not endorse or take any responsibility for the views expressed in the articles.

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BRANCH CHAIRMAN'S COMMUNICATION

Dear Students,

Warm greetings from the Chengalpattu District Branch of SIRC of ICAI. September is a defining month in the CA journey as many of you step into the examination halls. I extend my heartfelt best wishes to all students appearing for exams. Remember, success is built not just on long hours of study but on intensity, focus, and self-belief. Revise with clarity, practice consistently, and walk into each exam with confidence you are capable of achieving excellence.



CA. SHIVACHANDRA REDDY K

Highlights of August 2025

August was marked by impactful academic initiatives, including a session on Mastering CA Exams, where experts shared exam strategies, time management techniques, and motivational guidance. A Rapid Revision Workshop on Cost & Management Accounting (Paper 4) offered CA Intermediate students an intensive platform to strengthen concepts and boost exam preparedness, while a two-day Rapid Revision Workshop on Taxation (Paper 3) provided practical insights and structured guidance to help students approach exams with greater confidence.

79th Independence Day – 15th August

The National Flag was proudly hoisted at our proposed New Branch premises, followed by patriotic reflections, cultural programs, and vibrant student participation.

57th SIRC Regional Conference – 22nd & 23rd August

Held at Jawaharlal Nehru Indoor Stadium, Chennai, this grand event brought together professionals and students for two days of knowledge sharing, insightful sessions, and networking.

Awards & Recognition

With immense pride, I share that our branch received:

1st Prize – Best Branch (Large Category, 2024) – Chengalpattu District **Branch** of SIRC of ICAI

2nd Prize – Best Branch (Small Category, 2024) – Chengalpattu **SICASA**

These honors are the result of the dedication of the Managing Committee led by Immediate Past Chairman CA. N. Raghavan, the SICASA team led by CA. Ravichandran, our members, students, and staff.

Message for Students

As you prepare for your exams, remind yourself: Consistency brings progress, but intensity brings results. Believe in yourself, stay calm, and give your best effort in every paper. Success will follow your sincerity and discipline.

Let us make September a month of achievement, growth, and pride.

Warm regards,

CA. Shivachandra Reddy K

Chairman, Chengalpattu District Branch SIRC of ICAI



CHENGALPATTU DISTRICT BRANCH OF SICASA OF ICAI

SICASA CHAIRPERSON'S COMMUNICATION

September 2025



CA. PRIYA A

It gives me immense pleasure in write to you. Most of you must be busy in preparing for your Chartered Accountancy exams. As exam days draw closer, it is natural for students to feel anxious and overwhelmed. However, with the right approach, one can maintain both focus and well-being. This is a time that not just tests your knowledge, but also of endurance, patience and mental strength.

Smart exam preparation is very important. Plan with clarity, divide your subjects into manageable portions and prepare a realistic timetable. Avoid last-minute cramming. Revise strategically, focus on high-weightage topics but ensure overall coverage. Short notes and summary charts can be lifesavers in quick revisions. Practice under exam conditions and solve past papers and mock tests in the same time frame as the real exam. This will help with speed, accuracy, and confidence. Stay consistent, small, regular study sessions with planned breaks are more effective than long, exhausting hours.

Taking care of your health is also very important. Eat mindfully, include light, balanced meals with fruits, nuts, and adequate hydration. Avoid junk foods which can drain your energy. Do not compromise on sleep. A fresh mind is more productive. Ensure at least 6–7 hours of quality sleep, especially before exam days. A short walk, stretching, or light exercise helps refresh the mind and improves concentration. Deep breathing and meditation can reduce anxiety and keep you calm.

On the day of the exam, stay calm and read the paper carefully before attempting, manage your time wisely, don't get stuck on one question, trust your preparation and give your best attempt with confidence.

Remember that success in CA exams is not just about hard work, but also about maintaining balance. A healthy body and a calm mind will always support sharper focus and better performance.

You have prepared with dedication, now face the exams with courage, positivity, and faith in yourself.

We have fun filled programs for you after your exams in the coming weeks.

Take care of yourself
All the very best.

CA. Priya A

SICASA - Chairperson, Chengalpattu District Branch of SIRC
The Institute of Chartered Accountants of India



Mrs. Anurag Agrawal
CRO0751951

The Importance of Growth Mindset – Viewing Challenges as Opportunities to learn

Picture this: you're facing a major exam setback, a disappointing audit result—or perhaps a fledgling venture that's gone off the rails. For most, it's a signal to retreat. But imagine if, instead, you leaned in.

That's the essence of a **growth mindset**: never settling into comfort, always challenging the status quo, and viewing every stumble as a chance to evolve. It's about rejecting the ease of stability and embracing the bold journey of improvement.

Success in life, and especially in the CA world, doesn't come from cruising through easy times. It comes from enduring—not just surviving—when times get rough. A person becomes exceptional not by working well when everything flows, but by staying committed when the path diverges from the plan and everyone else wants to quit.

"The only limit to our realization of tomorrow will be our doubts of today." – Franklin D. Roosevelt

"Success is not final, failure is not fatal: it is the courage to continue that counts." – Winston Churchill

These two-liners capture the attitude perfectly: setbacks aren't full stops—they're commas in your story.

In real life, this mindset has shaped legends. Consider the words said by **Shri Ratan Tata** sir, who once said that adversity can be a foundation for growth—showing how true leaders don't just weather storms, they harness them. Or look at **Subramanian Ramadorai** Sir, who took Tata Consultancy Services from a few million in revenue to a global powerhouse by facing each challenge head-on, seeing every market shift as an invitation to innovate.

For chartered accountants—aspiring or qualified —this mindset is a game-changer. When an exam doesn't go your way, it's not proof of your limits—it's your roadmap to mastery. When a client project stumbles, it's a prompt to dig deeper, to refine your judgment and techniques. When a startup flare-up costs time or money, it's a live lesson in risk, adaptation, and resilience.



This isn't motivational fluff—it's about staying engaged when inertia tempts you, and digging in when stress surfaces. That unwavering commitment differentiates the ordinary from the exceptional. It gives you room to grow when others shrink away.

"Every expert was once a beginner." – Helen Hayes

In the CA profession—where exams, regulation shifts, client demands, and competition never stop—the growth mindset is your secret weapon. It empowers you to view every challenge not as a roadblock, but as a rung on your ladder. It gives you the courage to keep pushing, keep learning, and keep growing.

On conclusion, to all the CA warriors, your journey isn't defined by smooth sailing. It's defined by how you respond when the sea gets rough. Embrace the detours, absorb every lesson, and stay the course. In doing so, you'll not only grow—you'll thrive.

Thanks for reading this!

This is Anurag Agrawal Signing off!





Akshaya Kannan
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Breaking the Cycle: Why Financial Literacy Starts at Home

Have you ever thought — “If only my ancestors hadn’t sold that land...” Maybe then, I wouldn’t have to trade my youth for a 9-to-5 job.

Let’s be honest — we’ve all questioned the financial decisions made by our elders. But have you ever wondered... what will your future generations say about you?

The truth is, you now have the chance to break the cycle. To build the generational wealth they couldn’t. So that when your grandkids talk about you, they won’t say, “My grandparent was just some silly person.” They’ll say, “They were a legend.”

That brings us to the big question: How do I build wealth?

To answer that, we need to understand what **financial literacy** actually means. In simple terms, it’s a person’s ability to manage money — effectively and efficiently.

We all know that earning money is tough, managing it is tougher, and building wealth? That’s the toughest of all.

Speaking from a middle-class perspective, many of us are living a life today that our parents never got to experience. Despite not being literates or graduates, they still gave us a lifestyle that even some well-educated individuals struggle to afford.

This proves a powerful truth: You don’t need a degree to build wealth.

What you need is wisdom — the ability to understand the psychology of money, make smart investment choices, and take intentional financial decisions.

And that was one of the biggest reasons I chose the Chartered Accountancy course.

I’m never ashamed to admit that I had zero knowledge about finance and how money actually works before joining this course.

As a direct entry student, I didn’t have much exposure to managing money during my college days. Like many middle-class kids, I grew up disconnected from how our family finances functioned.

We weren’t allowed to handle money. We were told things like, “You’re too young to manage these things.”



And yet, the moment you hit adulthood, suddenly you're expected to take over the reins—support the family, make smart financial decisions, and “figure it out.”

But how does that even work?

As teenagers, we didn't know where our school fees came from, or how medical bills were paid. We weren't told how the family managed to fund grandma's heart surgery or our sister's wedding.

The truth is, many of us were raised with love, but not with financial awareness.

That's where **financial literacy** steps in.

It's not a luxury that only the rich can afford — it's a basic necessity, like food on the table.

Just as every household needs food to survive, every household needs financial literacy to function, thrive, and plan for the future.

As a step toward making it part of every home, we must start young. Children should be included in family discussions about money. They should be encouraged to observe, express their views, and understand how financial decisions are made — whether it's buying gold, planning a vacation, or building a dream home.

These may seem like small things, but they're the baby steps that build a strong foundation.

Teaching kids about money is just as important as teaching them to sing or dance. Because if we never give them the space to learn, adulthood will hit hard — and money will feel like Greek and Latin.

As future Chartered Accountants, we must contribute by starting early — advocating for financial literacy as a mandatory subject, and helping the next generation understand taxation, budgeting, and investment options in a simplified way.

Apart from this, schools should take the lead in creating awareness about financial literacy by conducting workshops and including it as part of the regular curriculum. Teaching children how to manage money, save, and spend wisely is just as important as teaching them math or science. When students learn these skills early, they grow up to make better financial decisions. Schools can also make it fun and practical through games, activities, and simple projects like planning a budget or tracking expenses. Involving parents through small sessions or activities can also help carry these lessons back home. With the right efforts, we can help students become confident and responsible with money.

In conclusion, teaching children about money is not just about numbers—it's about giving them the confidence to face the world. When we involve them in small decisions today, we shape the strong, independent individuals they'll become tomorrow. Let's make sure no child grows up feeling lost about finances, simply because we didn't talk about it early enough.





Kirubakar L
SRO0811267

School Journey to CA Journey

SCHOOL JOURNEY TO CA JOURNEY

INTRODUCTION:

'SCHOOL'. This one word brings us a lot of contentment and cherishing memories. Though we are 'adult' in front of this community, our mind always longs for that childhood days at school, but the word 'CA' transforms us to professional which ends up in giving respect and wealth etc irrespective of any social barriers.

SCHOOL (VS) CA :

- *1) 'A school is the Educational Institution designed to provide learning environment under the direction of Teachers along with discipline and values.'
- *2) 'Chartered Accountancy is an internationally acclaimed professional degree in the field of Accounting and extends to other areas of commerce like Auditing, Taxation, Law, Finance and Management. The Institute of Chartered Accountants of India [ICAI] is the professional Accounting Statutory Body regulating CA's in India.'



OPPORTUNITIES:

- *1) As a school student we are exposed to lot of extra-curricular activities like Arts and Craft, Quiz, speech, Essay writing, Martial Arts, Cultural like Dance, Acting & Drama, Singing etc in addition to our co-curricular activities. As a 'squeaky clean' persons we made our peers overall as friends without any expectations rather than fun and enjoyment which extends in performing each and every activity ^{together}. We ensured great rapport with the Teachers who later added us with more values and guidance. We are away from any sort of family pressures and unrealistic expectations and can focus more on our hobbies.
- *2) As a CA Aspirant we are exposed to a lot of opportunities in learning this profession with ease in integration with today's Tech world along with the other areas of this profession like Law, Finance etc. Due to Artificial Intelligence (AI) where CA is no exception, we are getting updated with the current technology with other Accounting softwares. We are having choices in selecting the coaching centre along with study materials, mode of coaching and other preferences like travel, revision etc.



DRAWBACKS:

- *) In this fast and hasty world, some things are getting tougher to change in both of the journeys
i.e. Peer influence, stress and Free Advice.
- *) In school journey, Peer influence arises due to the comparison made by Teachers and Parents with the student of higher academic, extra-curricular and performance and good conduct. This eventually results to rocky relationship between those students, not aware of the fact that capabilities and behaviour differs from person to person, etc.
- *) Stress ^{further} worsens the students mentally because of the mockings by the Teachers and classmates regarding the child's physical, behavioural and academical traits. As a school student, we are prone to 'cornerings', 'stereotype' and 'self-esteem' and 'favourism to others' made by our teachers even though there exists good rapport.
- *) The above scenario applies for the person in 'CA journey' too but to a greater extent and causing troubles. People around us gives advice genuinely by way of 'constructive criticism' and there are others who are pessimistically, with an intention to hurt us, & works on it. Due to the expectations and views on 'CA' people is very high assuming we are 'matured' enough, makes us difficult in conveying our difficulties in handling it.



- *) There exists implementation problem i.e. not implementing and wrong implementing due to the internal and external distractions, no exposure to hobbies, self-care and extra-curricular activities eventhough there exists but with low awareness, no proper relative [personal] network due to monotonous long study hours, leads to health issues. Non-utilisation and unaware of the plethora of resources for CA exams worsens it.

WHAT I LEARNT?

As a person from a 'SCHOOL STUDENT' to a 'CA ASPIRANT', I learnt about the adaptability in a quick pace, way of communication to people [in general, other than professional] networking, travel towards positivity, dealing pessimistic people and the plethora of opportunities in CA profession which extends to many fields.

CONCLUSION:

'PERSONAL LIBERTY' can be achieved if we are successful in our 'professional career', that eventually puts up in our own decisions in all grounds of life. 'But never ever forget our childlike quality in this fast world'

"SUCCESS LEADS TO INDEPENDENCE WITH WINGS!"

"PEOPLE RECOGNISE US ONLY WHEN WE ARE SUCCESSFUL WITH WEALTH AND INTELLIGENCE!"

Thanking for providing me this opportunity in writing it which was running in my mind for the past 2.5 years!





STUDENTS PHOTO GALLERY



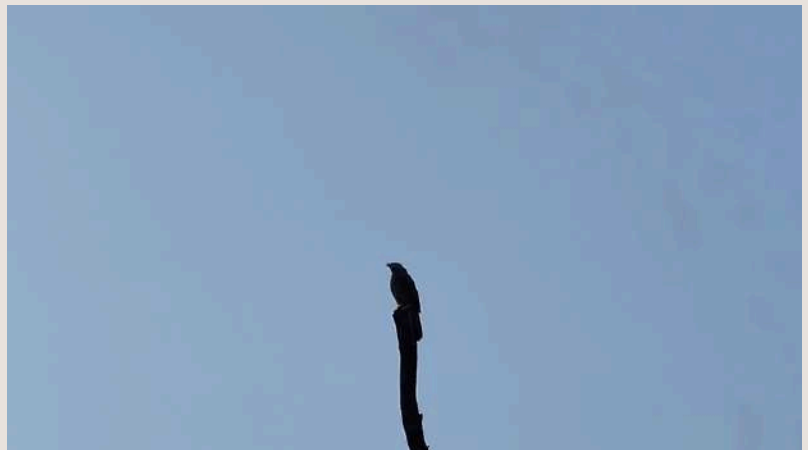
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TRIVIA

Hareeyali Pvt. Ltd. is a pioneering company dedicated to transforming corporate spaces into greener environments through innovative infrastructural designs and products. Established recently, it boasts six visionary founders. While the company's middle management team consists of just four individuals, over fifty dedicated professionals operate on the ground, specializing in client relationship management and delivery coordination. In this emerging industry, GreenZone Pvt. Ltd. is currently at the forefront. With an impressive portfolio of 800 designs catering to fifty clients, GreenZone's production facility churns out an astounding 3000 units per day. While GreenZone has enjoyed a monopoly for some years, the industry anticipates significant growth as more corporations adopt eco-friendly initiatives. Hareeyali has made commendable strides in its operations but faces a challenge in securing a suitable production facility. The key to unlocking its potential lies in formulating a strategic approach that addresses industry gaps and explores untapped opportunities. The founders are resolutely committed to making their mark in every corporate entity across India. The expansion plan is divided into three phases, beginning with the targeted markets of Delhi NCR and Mumbai. Recognizing the unique needs of the working class in these cities, the strategy team has identified a crucial aspect— personalization. This insight has led Hareeyali to focus on tailor-made designs for companies, setting them apart from standardized offerings provided by competitors. Additionally, Hareeyali has introduced the Green Card Points System, an innovative initiative where employees who choose to incorporate their products into their workspaces accumulate points. These points can be redeemed for purchases of herbal and organic products from leading online platforms. The company has experienced robust growth in the past year and now aims to expand its reach through both online and offline channels. This multifaceted approach positions Hareeyali for even greater success in the coming years.

Based on the above case scenario, answer the multiple choice questions.

MULTIPLE CHOICE QUESTIONS

1. GreenZone has been the leader in the industry and has deployed some barriers to entry on new players wanting to tap into this new growing industry. Apparently, Hareeyali has been struggling on the very same front and thus, the barrier's magnitude increases. Which of the following barriers to entry is used by GreenZone?

- (a) Product differentiation
- (b) Switching costs
- (c) Economies of scale
- (d) Brand identity



2. Hareeyali's Green points system falls under which strategic marketing technique?

- (a) Service marketing
- (b) Person marketing
- (c) Direct marketing
- (d) Augmented marketing

3. What demonstrates the strategic intent of Hareeyali's founders in their commitment to make their mark in every corporate entity across India?

- (a) Setting specific financial goals
- (b) Focusing on tailored designs for companies
- (c) Formulating a strategic approach to address industry gaps
- (d) The vision to reach every corporate entity

4. The management structure of Hareeyali is apparently like any other company with a lot of founders/top management, as the middle office work is undertaken by business automation. It does reduce costs, but the lower management has less opportunities to grow. Based on that, which if the following is the organizational structure of Hareeyali?

- (a) Network structure
- (b) Matrix structure
- (c) Divisional structure
- (d) Hourglass structure

5. Intensity of rivalry determines attractiveness and profitability of an Industry. The rivalry between the two companies is furious and the profitability shall be low because of all the below factors, except:

- (a) Variable costs of business
- (b) GreenZone is currently the industry leader
- (c) The industry's growth is slow
- (d) Companies are planning product differentiation

Answers to MCQ is in below pages



ANSWERS TO MULTIPLE CHOICE QUESTIONS

1. Option (c) Economies of scale Reason: By producing a massive number of items from its production facility.
2. Option (d) Augmented marketing Reason: The Green Card Points System offers additional value to customers by rewarding eco-friendly behavior with redeemable points for purchases. This falls under augmented marketing, which involves adding benefits to enhance the customer experience beyond the core product.
3. Option (d) The vision to reach every corporate entity. Reason: The founders' commitment to making their mark in every corporate entity across India reflects their long-term strategic vision, which defines their overarching intent and aspirations for the company.
4. Option (d) Hourglass structure Reason: The case mentions a large top management (founders), a lean middle management team of four individuals supported by business automation, and a larger ground-level workforce of over 50 professionals. This arrangement is typical of an hourglass structure, where the middle layer is minimized to reduce costs.
5. Option (a) Variable costs of business Reason: Variable costs of business are not the determinant if Intensity of Rivalry, rather fixed costs are, wherein the company can drop prices by increasing capacity.



Programme

Programme : Mastering in CA Exams: Tips, Tricks & Triumphs

Date & Day : 3rd August 2025 (Sunday)

Venue : Branch Premises





Programme

Programme : Workshop to Score Big in Paper 4 - Cost and Management Accounting Rapid Revision for CA Intermediate Exam

Date & Day : 9th August 2025, Saturday

Venue : Branch Premises





Program

Program: 79 Independence Day

Date & Day: 15th August 2025 (Friday)

Venue : Branch Premises





Program

Program: Workshop on Taxation (paper 3) Rapid Revision for CA Intermediate Exam

Date & Day: 16th & 17th August 2025, (Saturday & Sunday)

Venue : Branch Premises





Regional Conference

Program: 57th Regional Conference of SIRC of ICAI

Date & Day: 22nd and 23rd August 2025 (Friday and Saturday)

Venue : Jawaharlal Nehru Indoor Stadium, Chennai





BEST BRANCH - LARGE CATEGORY
1ST PRIZE
for the year 2024 Awarded to
Chengalpattu District Branch of SIRC of ICAI





BEST BRANCH - SMALL CATEGORY
2ND PRIZE
for the year 2024 Awarded to
Chengalpattu District Branch of SICASA





UPCOMING EVENTS



The Institute of Chartered Accountants of India

(Set up by an Act of Parliament)



SICASA OF CHENGALPATTU DISTRICT BRANCH (SIRC)

Cordially invites you to

Teachers' Day Celebrations



Date: 05th September 2025

Timings : 2.30 PM to 5.00 PM

Program Schedule:

- *Address of the President, ICAI through live webcast*
- *Felicitation of Faculties*

CA. SHIVACHANDRA REDDY K

Chairman

CA. PRIYA A

SICASA Chairperson

CA. ARUMUGARAJ P

Nominated Member SICASA

CA. RAMAKRISHNAN B

Class Co-ordinator

MS. KEERTHANA R

Vice Chairperson

MR. VISHNU VARDAN V

Secretary

MS. ARULARASI A B

Treasurer

MS. BALAAMBICA V

Member

MS. DEVA RENISH D D

Member

MS. KRISHNA PRIYA

Member

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OPPORTUNITY FOR OUR CA STUDENTS

Articles are invited from students for publishing in the e-newsletter. The articles shall be either on a specific subject or a general article.

For all the artistic minds, you September highlight your artistic skills by sending your art to us. It could be drawing, poem, photographs and all the artwork which is unusual in your way!

Students can mail their work with Name, SRO Number, Mobile Number, Residential Address, Office Address & Photo to our E-Mail mentioned below.

Email Id : sicasa@chengai-icai.org | Mobile No : 80562 44300 | 7550009811.

We wholeheartedly thank all the students who have provided their valuable Inputs for this newsletter as well as for the upcoming newsletters.


CALLING ALL PASSIONATE CA STUDENTS FOR VOLUNTEERING !

Are you eager to grow, connect, and make a real difference? We're looking for enthusiastic and committed volunteers to be part of a series of exciting events curated exclusively for CA students!

These events are not just gatherings—they're gateways to professional development, networking with industry leaders, and knowledge-sharing within the CA community. As a volunteer, you'll be at the heart of it all—gaining hands-on experience in event planning, coordination, and team collaboration.

This is your chance to:

- Sharpen your leadership and organizational skills
- Be part of something meaningful
- Build lasting connections in the CA fraternity
- Stand out and grow personally & professionally

 Ready to step up and shine? Join us and be a driving force behind these impactful events. Let's create something unforgettable—together!