



CHENGALPATTU DISTRICT BRANCH OF SICASA OF ICAI

E-NEWSLETTER

March 2026



"எண்ணென்ப ஏனை எழுத்தென்ப இவ்விரண்டும்
கண்ணென்ப வாழும் உயிர்க்கு."

"Numbers are one thing and letters are another;
these two are the eyes of all living beings."

SICASA TEAM (2025-26)

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BRANCH CHAIRPERSON'S COMMUNICATION



CA. MADHUMITHA R

Dear Students and Future Chartered Accountants,

It gives me immense pleasure to share a few words through this edition of the SICASA Newsletter. The journey towards becoming a Chartered Accountant is not merely an academic pursuit; it is a transformative process that shapes discipline, integrity, resilience, and professional excellence.

SICASA has always been a vibrant platform that nurtures the intellectual and personal growth of students. Through seminars, workshops, study circles, cultural programmes, and knowledge sessions, it creates opportunities for students to expand their horizons beyond textbooks. These initiatives help in developing confidence, leadership skills, and professional competence that are essential for the dynamic world of finance and business.

The profession of Chartered Accountancy stands on the pillars of trust, ethics, and knowledge. As students preparing to enter this noble profession, it is important to cultivate curiosity, remain committed to continuous learning, and uphold the highest standards of integrity. Each challenge you face during your studies strengthens your foundation and prepares you for the responsibilities that lie ahead.

I appreciate the dedicated efforts of the SICASA team, faculty members, and volunteers who work tirelessly to organize meaningful programmes for the benefit of students. Their enthusiasm and commitment are instrumental in building a supportive learning environment.

To all students, remember that perseverance and determination are your greatest allies. Every effort you put in today will shape your professional identity tomorrow. Stay focused, stay inspired, and continue striving for excellence.

I wish the SICASA team great success in all its future initiatives and extend my best wishes to every student pursuing the Chartered Accountancy course.

Warm regards,

CA. Madhumitha R

Chairperson

Chengalpattu Branch of SIRC of ICAI



CA. Arumugaraj P
SICASA Chairman

Dear Students,

Warm greetings to all the members of SICASA.

It gives me immense pleasure to connect with you through this March edition of our newsletter. SICASA continues to serve as a vibrant platform for Chartered Accountancy students to learn, grow, and engage beyond the classroom. Our objective is not only to support your academic journey but also to help you develop the professional competence, discipline, and confidence required to become successful Chartered Accountants.

During the past month, SICASA has taken several initiatives aimed at enhancing students' practical knowledge and professional skills. Programs such as technical seminars, skill development sessions, and interactive discussions are designed to bridge the gap between theory and practical application. I encourage every student to actively participate in these programs and make the best use of the opportunities provided.

This newsletter is also a wonderful platform for students to express their thoughts, knowledge, and creativity through articles and write-ups. Contributing to the newsletter will not only improve your research and writing skills but also add uniqueness to your profile among your peers.

The journey of CA is challenging, but with determination, discipline, and consistent effort, success is certainly achievable. Remember that every step you take today is building the foundation for your professional future.

I extend my sincere appreciation to the editorial team, contributors, and volunteers who have worked tirelessly to bring out this edition.

Wishing you all continued success in your studies and career.

Warm regards,

CA. Arumugaraj
Chairman – SICASA
Chengalpattu District Branch SICASA of ICAI



ARTICLES FOR THE MONTH OF MARCH 2026



Kirubakar L
SRO0811267

TECHNO IN DAILY LIFE: THEN VS NOW

INTRODUCTION :

In this 21st century ,Technology has become a part and parcel of our life. There is no single field without it and the constant dynamism ensures to be well updated in terms of understanding and using it diligently.

TECHNO PROPHECY:

The critical acclaimed writer, an Engineer and prominent screenplay and dialogue writer of Tamil Cinema 'Sujatha' Rangarajan through his works foresaw many technological advancements such as

- Artificial Intelligence [AI] and Robots in EN INIYA IYANTHIRA,
- Work from Home concept in AGAYAM and
- Computer technology in KARPANAIKU APPAL and much more.



TECH AT HOME:



When the shift from Hut to Tiled Roof House and to Concrete individuals and from Apartments to Gated community occurred ,the upgradation is limited to the modern amenities and aesthetic appeal only. Now this gradually expanded in integration with tech like

- Faucets, Chimneys, Water Purifier and Closet etc working on automat with the help of sensors.
- Water Heaters, Television, Air conditioner and other electronic kitchen appliances can be handled with mobile application.
- Usage of Personal Computers [PC], Laptop, Smart TV integrated with broadband [WiFi] facility.
- Closed circuit Television [CCTV] Cameras and Lock with fingerprint or password facility along with alert alarms for security.



TECH AT EDUCATIONAL INSTITUTIONS:

Education industry has seen a drastic change over the decades by technology. This was before limited to

- Paper works, Projects and Assignments with relying on sources limited to Library books, Newspaper or Magazines etc
- Physical classes ie..offline classes with Notes regarding subjects, Circulars or Notices etc directly shared with no online interaction.
- Manual works in various departments undertaken by the Employees or Staffs of the Institution.
- Attendance of Students, Teachers and other staffs recorded only in paper. But this changed with technology and the impact created by the COVID 19 Pandemic in the year 2020. They are
- Installation of smart boards and projectors for physical classes along with the relevant notes on topics can be viewed through 'Tablet'
- Proper use of applications like Google Meet, Zoom and Microsoft teams etc for Online learning at anytime, anywhere in need.
- Online interactions regarding academics is made between Teachers, Students and parents by forming Whatsapp groups and Google Classroom app.
- Attendance recorded virtually through Biometric Device and high usage of Printers, Computers with Google and Microsoft softwares etc replacing paper works by the staff and employees of institution.
- Installation of computer labs with latest features for relying external sources for academics and use of 'Kindle' in place of Library books.
- Projects and Assignment is displayed by way of PDF'S and Powerpoint presentations.



TECH AT BANKS:

Technology has played a crucial role in Banking sector and after automation, banking works became easy and comfortable. Previously,

- Regular visit of Bank branches for routine personal and business Transactions by using Challans and Cheque for deposits and withdrawals.
- Loans for which source and proof documents mandatory and a lot of procedures and paperworks was taken.
- Physical storage of Documents, Cash and Jewels in a considerable amount of space with less security.
- More procedures in buying and selling stocks in share market and Post office savings.

But now,

· Payments and Deposits are made within seconds using UPI, Internet Banking, ATM'S and some with NEFT and RTGS etc which saves time and resources and no visit to banks for the above.

· Loans taken by pledging gold, mortgaging properties and discounting bills is made online by using the Banking Apps with less paperworks and procedures with guaranteed lower interest rate.

· Enhanced security features like Blockchain Technology, Cloud Storage etc is used to store the documents in computers thereby saving floor space and time.

· Advanced locking systems for storage of gold, documents and cash.

· Online facility for stock exchange transactions on a regular track and Post office savings.

OTHERS:

There exists multiple benefits from technology in our routine activities other than the those we had seen. They are Availability of Smartphones atleast with dual SIM Card and an internet package among commoners.

- Using Mobile and Smart TV'S for OTT Platforms and other mode of entertainment.
- Usage of gadgets like PC'S Laptop, WiFi Broadband etc are growing among other than business entities.



Claiming Government Schemes, benefits and documents by using the prescribed websites.

- Monthly Bill payments is made for Electricity, Insurance, Groceries, EMIS, Mobile and DTH recharge, School and Tuition fees etc.



- Travel and Movie Ticket booking, payments relating to Chit, Foreign Exchange and bank interest and remainders on it are made instantly.

- Using Google and Microsoft products for sharing and receiving E-Mails and messages, taking proper notes, Online Formal meetings, editing etc in business place.



- Alerts on health and uncertainties on weather, reading News and Magazines from local to international and Online shopping are made quickly.

- Any new things and unknown facts around the globe can be learnt virtually for educational and non-educational motives.



CONCLUSION:

“Technology shapes the world we live in—but it’s the people behind the code, the circuits, and the strategy who truly drive progress”.

SO LET US REMEMBER TO USE TECHNOLOGY WISELY!!





Gra tude: The Great A tude



Arokiaraj
SRO0823348

Greetings to all!

I am Aro, I would like to share some values I learned in respect of GRATITUDE and how it becomes the great attitude.

First of all, we all have our own perspective of everything that happens to us in the course of life. Let's say something happens to you; either you can take it as a problem or an opportunity to grow. But the smart move here is to make something out of whatever life threw at you. If life gives you lemon make sure you yield lemonade out of it.

Recently I have watched a TEDx talk presented by A.J. Jacobs where he discusses his book "Thanks a thousand". The concept of this book is simple, Jacob decided to thank every single person involved in producing his morning cup of coffee. This concept has really impressed me.

It is a scientific fact that "Gratitude reciprocates"

When you are grateful for what you have right now, then God or the universe (whatever you believe) will give more things to be grateful for. Basically, gratitude acts as a tax we pay to God in respect of what we earned. So, make sure you pay your taxes through gratitude under The Gratitude Act, 200X (replace this with your year of birth).

What I want you to do from now on is to be grateful for whatever you have in your life at the moment.

Learn to **Count your blessings!**



Let me give some examples:

I am grateful for the meal.

I am grateful for a roof over my head.

I am grateful for the clothes I have (even though they are not trendy).

I am grateful for being healthy (any degree of health).

I am grateful for the me I have today.

I am grateful that I can read.

I am grateful that I can write.

I am grateful that I can walk.

I am grateful that I can speak.

I am grateful that I can hear.

I am grateful that I can think.

I am grateful to have the ability to make decisions.

I am grateful for my kind parents.

I am grateful for my sibling.

I am grateful for my friends.

(The count goes on like a never-ending love story....)

The problem with us is we believe that we deserve something. But, philosophically speaking, we don't deserve anything.

Believe me or not, that's the truth.

Stop complaining about what you don't have; instead, start to celebrate whatever you have in life right now.

Here comes the concept of "the Gap and the Gain" framework.

We are always trying to focus on the future (the uncertainty) rather than the progress (the certainty).

We have forgone to celebrate how far we have come from where we started.



The Gap Thinking

- Focuses on what's missing
- Focuses on what remains to be achieved
- Measures your current state with future goals
- Creates a perception of insufficiency
- Aims for success while feeling incomplete

The Gain Thinking

- Focuses on the progress made
- Focuses on what you've already achieved
- Measures your growth against your previous self
- Embraces success as it unfolds
- Builds confidence and well-being

[Credit goes to the authors of the book The Gap and the Gain, Dan Sullivan and Dr. Benjamin Hardy]

The problem is we all have the chasing mindset, by default. Now we have to switch to the celebration mindset by choice.

Don't take anything for granted while someone is starving for what you have.

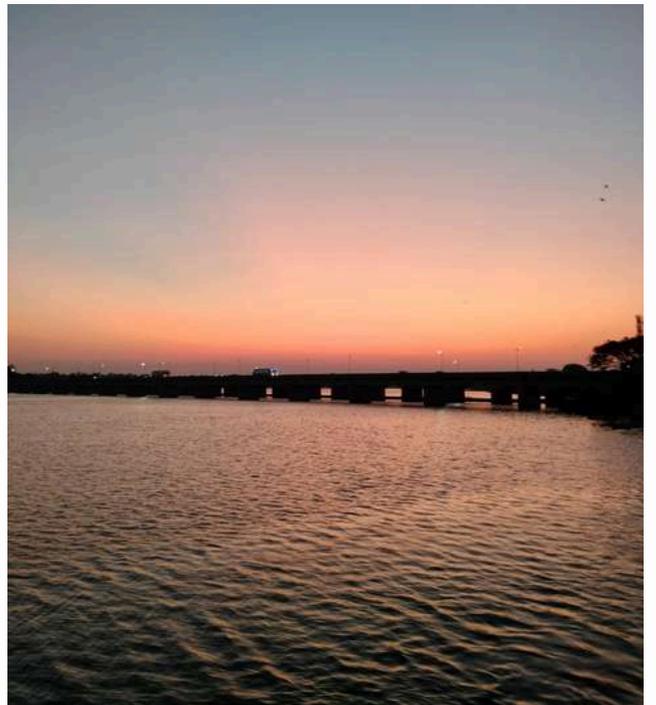
Hope this adds up to your life!

Will meet you all with more interesting learnings.

Stay tuned! [By the way, I'm grateful for this opportunity to write this article and communicate the lesson I learned to my fellow aspirants]



STUDENTS PHOTO GALLERY



**Vahini M
SR00783993**



*Everyone plays a unique game with God;
don't compare your stage to others, it's
incomparable.*

— Vikasita Rajaraman



YourQuote.in

*Don't change your character for others,
then you will miss yourself.*

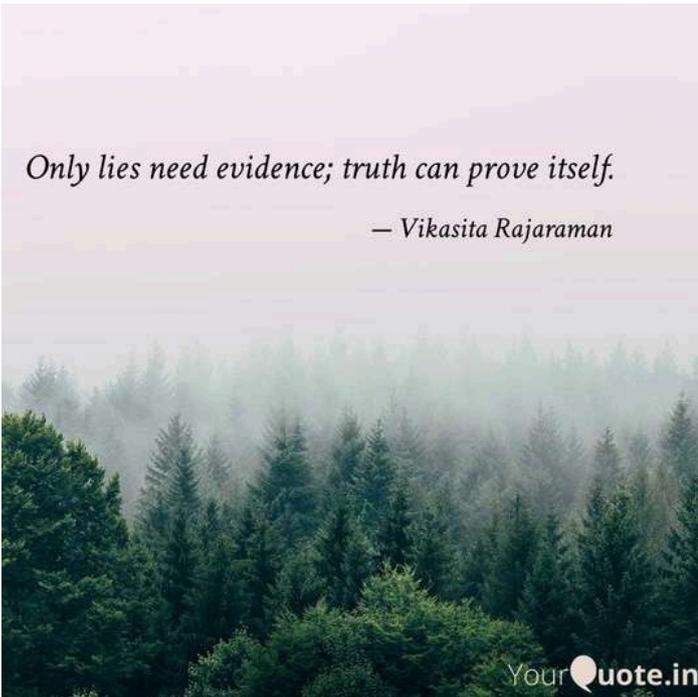
— Vikasita Rajaraman



YourQuote.in

Only lies need evidence; truth can prove itself.

— Vikasita Rajaraman



YourQuote.in

*Don't compromise in your career, but
dare to compromise anything for your
family.*

— Vikasita Rajaraman



YourQuote.in

**Viksitha
SRO0818198**



TRIVIA

CASE SCENARIOS 97

CASE SCENARIO 24

Medline patient care limited (MPCL) began its business as a small family-run business supplying custom-made hospital furniture and patient care equipment. The company started its operations with meager capital and work force in the year 1990, now having 20 years of experience and expertise, it has grown into a thriving hub of experts specializing in either custom-made, locally sourced or quality imported commercial grade hospital furniture. The company has made a significant name in the field of "patient care equipment" by providing high quality products to its customers.

Medline patient care limited (MPCL) has a wide business network throughout India and supply its products to various hospitals, nursing homes and medical colleges. It is well-known for manufacturing Hospital Furniture and Operation Theatre Equipment (Tables and Lights). Due to sudden plunge in the sales volume, margin of profits and declining market share, the company's CEO called a meeting with Board of Directors and other senior executives. They decided to appoint Mrs. Puri as a new strategy manager.

As a newly appointed strategy manager, Mrs. Puri has to assess and analyse the business environment and work out on the reasons of declining trends. Mrs. Puri conducted SWOT analysis and observed that the reason of these decreasing trends is increased competition that has emerged over the last three years. For many years, Medline (MPCL) has been known for high quality but now this quality is being matched by the competitors who are able to sell at lower prices.

After analysing the business environment, Mrs. Puri submitted her report to the top level management with the following proposals:

- Focus on technology, innovation, and quality: The expert technology, quality and innovates can earn the confidence of Doctors and the trust of consumers in developing latest Medical Equipments.
- Employee training & development: She advised to train and experts technical staff in our company to produce trouble free products.
- Cost rationalization: Reduction in the cost of production is required.

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- Client service, support, and feedback: MPCL understands the importance of "After Sale-Service" to customers and always concentrate on this point.
- Product testing: All products are thoroughly tested before dispatch.

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



MULTIPLE CHOICE QUESTIONS

MULTIPLE CHOICE QUESTIONS

1. After conducting the SWOT analysis by Mrs. Puri in MPCL, she identifies that high quality, custom-made hospital furniture has made a significant name in the field of "patient care equipment" by MPCL. For MPCL, these features of its products are its:

- (a) Strength
- (b) Opportunity
- (c) Weakness
- (d) Threat

2. MPCL recruits and appoints various employees at their respective levels in the organisation. Identify, the CEO, Board of Directors and other senior executives are a part of which of the following Strategic Levels in the organization?

- (a) Business Level
- (b) Functional Level
- (c) Corporate Level
- (d) Consultant Level

3. According to Michael Porter's five forces model, which force came into existence for declining the growth and profits of MPCL?

- (a) Threat of new entrant
- (b) Threat of substitutes
- (c) Bargaining power of customers
- (d) Bargaining power of suppliers

CASE SCENARIOS 99

4. MPCL's market share is declining due to equivalent products being sold by competitors at lower prices. What does this statement reflect?

- (a) It reflects that the cost of production of competitors is lower than MPCL
- (b) It reflects that the competitors are providing cheap products
- (c) It reflects that MPCL has declined the quality of its products
- (d) All of the above.

5. Competitive advantage leads to superior profitability. Mrs. Puri's report indicates the factors for value creation. Identify the factors by which MPCL can achieve competitive advantage by value creation.

- (a) The expert technology, quality and innovates can earn the confidence.
- (b) Reduction in the cost of production is required.
- (c) After Sale-Service to customers and welcome the valuable suggestions from their customers.
- (d) All of the above



ANSWERS TO MULTIPLE CHOICE QUESTIONS

1. Option (a) Strength

Reason:

High quality and custom-made products represent internal strengths of MPCL, as these features contribute positively to the company's reputation and market position.

2. Option (c) Corporate Level

Reason:

The CEO and Board of Directors operate at the corporate level, focusing on overall strategic direction and decision-making for the organization as a whole.

100 STRATEGIC MANAGEMENT

3. Option (b) Threat of substitutes

Reason:

The decline in MPCL's growth and profits is significantly impacted by competitors offering equivalent products at lower prices. This suggests that customers may choose substitutes (in this case, similar hospital furniture and equipment from other suppliers) over MPCL's products, which aligns with the threat of substitutes in Porter's model.

4. Option (a) It reflects that the cost of production of competitors is lower than MPCL

Reason:

The statement specifically highlights that competitors are selling similar products at lower prices, which suggests they have a cost advantage over MPCL. The other options either generalize or misrepresent the situation.

5. Option (d) All of the above

Reason:

All listed factors (expert technology and quality, cost reduction, and after-sale service) contribute to MPCL's ability to create value and achieve a competitive advantage in the market.



ANSWERS TO MULTIPLE CHOICE QUESTIONS

1. Option (a) Strength

Reason:

High quality and custom-made products represent internal strengths of MPCL, as these features contribute positively to the company's reputation and market position.

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100 STRATEGIC MANAGEMENT

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Reason:

All listed factors (expert technology and quality, cost reduction, and after-sale service) contribute to MPCL's ability to create value and achieve a competitive advantage in the market.



GLIMPSE OF FEBRUAY 2026 SICASA PROGRAMMES

March 2026

Programme

Topic: Aura Two days AI Workshop for Students

Date: 6th and 7th February 2026

Time: 10:00 am to 5:00 pm

Venue: ICAI BHAWAN, ICAI SALAI, TAMBARAM SANATORIUM, CHENNAI-600 047.





March 2026

Programme

Topic: Budget Beyond Books: Practical Implications CA Students Session on Union Budget 2026

Date: 21st February 2026

Time: 10.00 AM to 1.00 PM

Venue: ICAI BHAWAN, ICAI SALAI, TAMBARAM SANATORIUM, CHENNAI-600 047.





CHENGALPATTU DISTRICT BRANCH OF SICASA OF ICAI

March 2026





Programme

Topic: Tally master class for Future CAs Powering Your Accounting Career with Recent Updates in Tally Prime

Date: 28th February 2026

Time: 10:00 am to 1:00 pm

Venue: ICAI BHAWAN, ICAI SALAI, TAMBARAM SANATORIUM, CHENNAI-600 047.





UPCOMING EVENTS

Topic - One Day Bank Audit Seminar

Date - 14.03.2026 (Saturday)

Speaker - CA. Sashank Srivatsan S, CA Subashini Ganapathy and
CA . Aravind Khandavadivelu

Venue - ICAI Bhawan, ICAI Salai, Tambaram Sanatorium, Chennai 600 047.

Topic - Auditing & Ethics - AAS

Date - 21.03.2026 (Saturday)

Speaker - Eminent speaker

Venue - ICAI Bhawan, ICAI Salai, Tambaram Sanatorium, Chennai 600 047.



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 October 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!