

TIRUPUR BRANCH OF SICASA

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JULY, 2025



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The Institute of Chartered Accountants of India
(Setup by an Act of Parliament)



TIRUPUR BRANCH OF SICASA

SICASA OFFICE BEARERS 2025-26	
CA. VISHNU KUMAR M	SICASA CHAIRMAN
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MS. KEERTHANA S	SECRETARY
MR. ASWIN S A	TREASURER

Views expressed herein are the opinion of the respective authors and not that of the Tirupur branch of SICASA or the Managing/ Newsletter committee.

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"Kindly send your Contributions in the form of articles to
tiruicai@gmail.com"

GOOD DAY TO EACH AND EVERY ONE OF MY FELLOW LEARNERS

Happy CA Day to all Chartered Accountants and CA students. Thank you for your relentless dedication, integrity, and contribution to building a stronger financial system

As we celebrate CA Day today, commemorating the establishment of the Institute of Chartered Accountants of India and the enduring legacy of our noble profession, we are proud to share a significant milestone achieved just days ago.



The Students' Conference titled "Nurturing Thoughts", held on the 27th and 28th of June, was a grand success. The two-day event brought together a vibrant mix of aspiring Chartered Accountants, eminent speakers, and professional mentors, creating a dynamic platform for learning, interaction, and inspiration.

With thought-provoking technical sessions, engaging paper presentations, and spirited student participation, the conference truly lived up to its theme — encouraging students to think beyond the syllabus and nurture ideas that drive change and excellence.

We extend our sincere appreciation to all participants, volunteers, speakers, and organizers who contributed to making the event a memorable one.

Let us continue this momentum of growth, unity, and professional spirit — not just on CA Day, but every day.

On this special occasion, I would also like to take a moment to wish all the aspiring CAs the very best for the upcoming results. May your hard work bear fruit, and may you find strength no matter the outcome. Remember, success in this journey isn't just about passing — it's about growing, learning, and becoming the professional you're meant to be.

Let this CA Day be a reminder of our purpose, our potential, and the bright future that awaits each one of us. Thank you.

**With warmest regards
CA Vishnu Kumar M,
Chairman,
Tirupur Branch of SICASA.**

A decorative border with intricate floral and leaf patterns in a light beige color, framing the entire page. The border is symmetrical and features a repeating pattern of stylized leaves and flowers.

THE EDITOR'S WHISPER

As we come together to celebrate CA Day on 1st July, we aren't just honoring a date, we are celebrating a legacy built on integrity, resilience, and the relentless pursuit of excellence. It's a proud reminder of the heights this profession has reached — and the heights we, as CA students, are destined to climb.


"Success doesn't come from what you do occasionally, it comes from what you do consistently."

Being a CA student is a journey like no other filled with rigorous study, moments of doubt, and milestones that test our willpower. But it is in these challenges that our character is built and our future is shaped.

In a world that evolves by the minute, continuous learning isn't just important, it's essential. As future Chartered Accountants, our commitment to lifelong learning will define our relevance, our expertise, and our ability to lead.

"The capacity to learn is a gift; the ability to learn is a skill; the willingness to learn is a choice."

This CA Day also marks a new beginning, the launch of our revamped newsletter format. With this fresh layout and student-driven content, we aim to bring you closer to the profession, share knowledge, and stay connected as a community. We hope it becomes a source of inspiration, motivation, and learning for every reader.


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*"Don't wish for it to be easier. Wish for yourself
to be better."*

*To all my fellow CA aspirants, stay committed, stay
curious, and never lose sight of your "why." Let's not
just celebrate the legends of this profession, let's
work every day to become one of them.*

*Wishing you knowledge, courage, and continued
success on this special day and always.*

P.SARAVANAVEL
EDITOR-IN-CHIEF
SR00808490




THE POWER OF MANIFESTING: BELIEVE IT, ACHIEVE IT!

Ever dreamed of topping your class, winning a competition, or becoming your best self? What if we told you that your mindset could help make that dream real? That's the power of **manifesting**—the practice of turning your thoughts into reality through belief, focus, and action.

Manifesting isn't magic. It's about setting clear goals, imagining your success, and working consistently toward it. For example, instead of saying, "I want to do well," say, "I'll score an A in math this term." Visualize it. Say it. Work for it.

Using **positive affirmations** like "I am focused and capable" can boost your confidence. And when challenges come? Stay patient, stay positive, and trust the process.

Manifesting reminds us that our thoughts shape our actions, and our actions shape our future. So, if you believe in yourself—and back it up with effort—there's no limit to what you can achieve.



**Dream big. Focus hard.
Manifest your success.**



**M.R.AISWARYAA
VICE CHAIRPERSON,
SICASA – TIRUPUR
SR00800972**



DIGITAL WELLNESS

DIGITAL WELLNESS REFERS TO MAINTAINING A HEALTHY RELATIONSHIP WITH TECHNOLOGY. IT'S ABOUT USING DIGITAL DEVICES AND PLATFORMS IN A WAY THAT SUPPORTS MENTAL, PHYSICAL, AND EMOTIONAL WELL-BEING. ESPECIALLY IMPORTANT FOR STUDENTS WHO RELY ON TECHNOLOGY FOR LEARNING, COMMUNICATION, AND ENTERTAINMENT.

WHY IT MATTERS FOR STUDENTS :

- **ACADEMIC FOCUS:** REDUCES DISTRACTIONS AND IMPROVES CONCENTRATION.
- **MENTAL HEALTH:** MINIMIZES STRESS, ANXIETY, AND SOCIAL MEDIA BURNOUT.
- **SLEEP QUALITY:** LIMITS SCREEN TIME BEFORE BED, IMPROVING REST.
- **PHYSICAL HEALTH:** PREVENTS EYE STRAIN, POOR POSTURE, AND SEDENTARY BEHAVIOUR.

KEY AREAS OF DIGITAL WELLNESS :

1. SCREEN TIME MANAGEMENT :

- **USE TOOLS LIKE SCREEN TIME OR DIGITAL WELLBEING TO TRACK USAGE.**
- **SET TIME LIMITS FOR NON-EDUCATIONAL APPS.**
- **PRACTICE THE 20-20-20 RULE: EVERY 20 MINUTES, LOOK AT SOMETHING 20 FEET AWAY FOR 20 SECONDS.**





2. MINDFUL SOCIAL MEDIA USE :

- FOLLOW ACCOUNTS THAT UPLIFT AND EDUCATE.
- AVOID DOOMSCROLLING AND COMPARE-FREE BROWSING.
- SCHEDULE SPECIFIC TIMES TO CHECK APPS RATHER THAN CONSTANT CHECKING.

3. HEALTHY STUDY HABITS :

- USE PRODUCTIVITY TECHNIQUES LIKE POMODORO OR TIME BLOCKING.
- ELIMINATE MULTITASKING (E.G., SWITCHING BETWEEN TABS OR USING A PHONE WHILE STUDYING).

4. SLEEP & REST :

- AVOID SCREENS 1 HOUR BEFORE BED.
- ENABLE BLUE LIGHT FILTERS IN THE EVENING.
- DON'T STUDY IN BED TO SEPARATE REST FROM WORK.

5. ONLINE ETIQUETTE AND SAFETY :

- THINK BEFORE POSTING OR COMMENTING.
- USE STRONG, UNIQUE PASSWORDS.
- BE AWARE OF CYBERBULLYING AND REPORT IT WHEN NECESSARY.





TIPS FOR A HEALTHIER DIGITAL LIFE :

- **DIGITAL DETOX DAYS: CHOOSE A DAY TO UNPLUG WEEKLY.**
- **ORGANIZE DEVICES: DECLUTTER APPS AND TURN OFF NON-ESSENTIAL NOTIFICATIONS.**
- **USE TECH POSITIVELY: TRY DIGITAL JOURNALING, MEDITATION APPS (LIKE HEADSPACE OR CALM), OR ONLINE LEARNING FOR HOBBIES.**
- **SET BOUNDARIES: TELL FRIENDS WHEN YOU'RE FOCUSING AND WON'T REPLY INSTANTLY.**

“ DIGITAL WELLNESS ISN'T ABOUT CUTTING OUT TECHNOLOGY, IT'S ABOUT USING IT WISELY AND INTENTIONALLY. AS A STUDENT, MASTERING THIS BALANCE EARLY ON CAN HELP YOU STAY PRODUCTIVE, MENTALLY HEALTHY, AND MORE IN CONTROL OF YOUR TIME. “

**NATCHATHIRA POORANI M P M
SR00711696**



FROM FOOD STAMPS TO \$19 BILLION: THE STORY BEHIND WHATSAPP

He used to wait in line for food stamps. Today, his name is behind one of the most used apps in the world: WhatsApp.



This is the unbelievable yet true story of Jan Koum—a story that proves where you start in life does not have to define where you end up.

Jan was born in a small village in Ukraine under Soviet rule. Life was hard. His family barely had electricity or clean water. When he was 16, Jan and his mother moved to the United States, escaping poverty and seeking safety. They arrived with almost nothing—not even enough money to buy a proper home.

They lived in a small apartment and relied on welfare and food stamps to survive. His mother cleaned houses. Jan swept store floors to help. They didn't complain. They worked.

Jan was fascinated by computers, but couldn't afford one. So he taught himself programming by borrowing books from the library. No coach. No fancy courses. Just determination.

He eventually got a job at Yahoo as an engineer, saved some money, and later had an idea: what if people could send messages across the world, quickly, simply, and privately? That's when WhatsApp was born—in a small rented room with second-hand furniture and zero marketing.

Incredibly, just five years later, Facebook bought WhatsApp for \$19 billion.

But here's the part that gives you goosebumps: Jan signed the deal papers on the steps of the same building where he once waited in line for food stamps.

**“NEVER FORGET WHERE YOU COME FROM—BUT DON’T LET IT STOP YOU
FROM GOING WHERE YOU DREAM TO BE.”**

Message: Your background does not define your limit. Skills can be learned. Confidence can be built. Success can be earned—if you don't give up.



**KAMALAKANNAN.K
EX-VICE CHAIRMAN
SICASA - TIRUPUR
SR00708252**



SILENCE

A HIDDEN ASSET IN THE BALANCE SHEET OF LIFE :

It was a quiet night in November, and Diya, a CA Final student, was preparing for her Strategic Cost Management exam.

Beside her sat Aryan, her 8-year-old brother, legs dangling from the chair, holding his own little notebook. He was pretending to study too — drawing superheroes and coloring stars with crayons half their original size. He often sat with Diya, quietly mimicking her seriousness, hoping to feel closer to the sister he rarely saw smile anymore.

He glanced up at her and, with childlike curiosity, asked, "Akka, what is an intangible asset?"

Diya looked at him, the corners of her mouth lifting slightly. "It's something valuable that you can't touch," she said gently. "Like goodwill... or reputation."

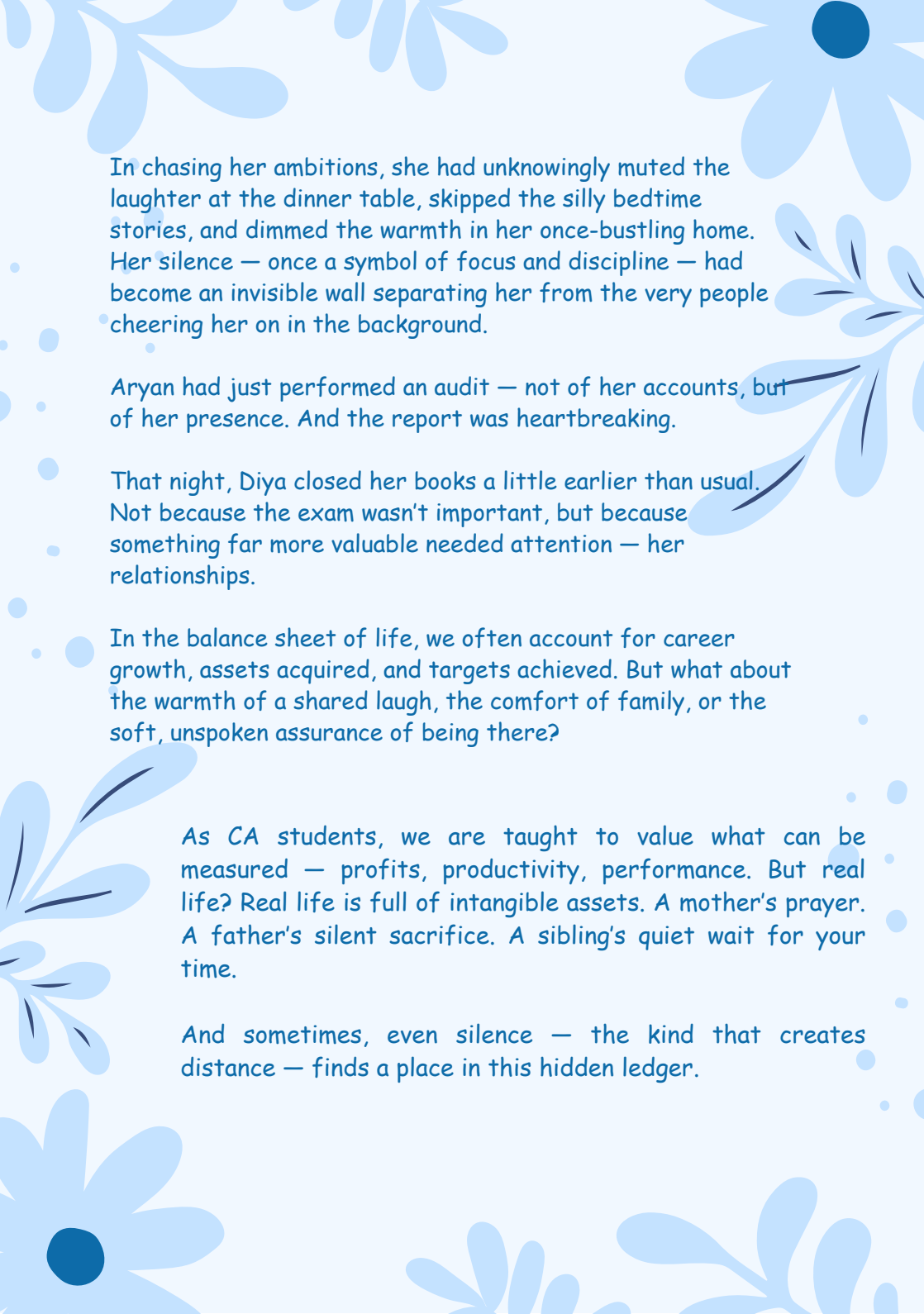
There was a pause. Aryan's crayon stopped mid-shade.

Then he whispered, "Then your silence is an intangible asset, right? You don't talk to us much anymore."

The words fell like a pin in a soundless room — sharp, small, but piercing.

Diya froze

She hadn't expected her silence to have a name. She hadn't realized it had been noticed, felt, or worse... remembered.



In chasing her ambitions, she had unknowingly muted the laughter at the dinner table, skipped the silly bedtime stories, and dimmed the warmth in her once-bustling home. Her silence — once a symbol of focus and discipline — had become an invisible wall separating her from the very people cheering her on in the background.

Aryan had just performed an audit — not of her accounts, but of her presence. And the report was heartbreaking.

That night, Diya closed her books a little earlier than usual. Not because the exam wasn't important, but because something far more valuable needed attention — her relationships.

In the balance sheet of life, we often account for career growth, assets acquired, and targets achieved. But what about the warmth of a shared laugh, the comfort of family, or the soft, unspoken assurance of being there?

As CA students, we are taught to value what can be measured — profits, productivity, performance. But real life? Real life is full of intangible assets. A mother's prayer. A father's silent sacrifice. A sibling's quiet wait for your time.

And sometimes, even silence — the kind that creates distance — finds a place in this hidden ledger.

A Gentle Reminder to All of Us :

We may not list "silence" under assets, or "distance" under liabilities — but they exist.

So let's not wait for someone to audit our absence. Let's value what truly matters: kindness, time, presence, and connection.

Because in the final audit of life, it's not just the books we balance, but the bonds we build, that will define our legacy.

If this story made you pause, reflect, or smile — share it with a fellow CA student or a loved one who needs to hear it today.



T.T. ARCHANAA
SR00806704

WAR AND THE ECONOMY

War is an outbreak of a tension built over between two or multiple parties, it could be usually between countries or Groups within the country. The reason could be the difference of opinion between the participants in war, the trigger event provoking one such participant will be major reason for the outbreak of the war.

The war between the countries will be in alliance of few countries supporting the main participants in providing ancillaries' or directly involving in the war.

The war affects the peace of people living in the region, leaving them with trauma carrying it for the life. It affects the livelihood of them, their education gets denied, people might lose their job, becomes refugees in other places or sometimes losing their own life

War officially ending at the tables may continue to affect the economy for a while.

How it affects the economy :

An economy is activity related to production, distribution, trade, consumption of goods or services produced or rendered in a region.

War results in the weakening of an economy, where businesses are shut down or mutilated resulting in the unemployment, fall in GDP. Amidst war, the funds would be deployed in the war over the other requirements. It might make the value of currency go down, making imports costlier and inflation rates rocketing. Government may exploit natural resources to fund the war which will result in monopoly of that particular product line.

Government may exploit natural resources to fund the war which will result in monopoly of that particular product line. Countries which have borrowed huge sum of money has to repay the same through increase in tax and price of the product, it will result in cut in spending money to the public causes and welfare. The borrowing cost of the country will be increased due to the poor credibility. The foreign direct investors might avoid investing in countries that were affected in the war.

How economic crises were dealt :

Japan being one of the most hit country after the world war II by major cities getting destroyed, inflation getting skyrocketed dealt economic crisis through policies implemented. It invested on technical education like Engineering, R&D which created job resulted in stopping unemployment and boosted productivity. It focused on creating products which were exported especially electronic gadgets, created brand like Sony, Honda, Panasonic etc., Japan's banks supported the key industries and absorbed temporary losses to ensure long term stability.

Japan could be the one which transformed itself from the most affected country to most successful country within few decades.

Drafting the policy that enhances the countries recovery post the war is the only mantra to recover back it's own status, the policies implemented should be sound, frequent changes to be done for coping up with the plan

The clear goals to be set to overcome this crisis should include increasing the GDP for the year, reduce unemployment by below percentage as per country and it's nature, rebuilding its own strength back again and by stabilizing the inflation.

How audit can help :

Once the war gets subtle, the funds may be directed via foreign aids or any other sources, the audit of expenditure to ensure funds are spent only on intended purpose may in large help to jump back to the economy. Audit help businesses rebuild the company's financial system and provide comfort to shareholders and creditors.

Following World War II, Japan adopted a disciplined approach to recovery. The Dodge Plan introduced tight monetary controls, budget balancing, and financial stabilization. Auditors in both public institutions and the private sector ensured the proper implementation of policies, tracking expenditures, and improving transparency. Their role helped and paved the way for the Japanese Economic Miracle.

Conclusion :

War leaves behind more economic wounds, disrupts in finances and livelihood destabilization. The pathway to recover is complex and demands not only sound policy but also strict financial disciplines. The auditors may help restore public trust, protect against misuse of resources, and support the government and institutions.

RAVIRAJ S.B
SR00756258

BOOK REVIEW

THE MONK WHO SOLD HIS FERRARI BY ROBIN SHARMA

Robin Sharma's "The Monk Who Sold His Ferrari" is a profound tale of self-discovery, purpose, and inner peace, wrapped in the simplicity of a fable. This transformative book takes readers on a spiritual journey through the eyes of Julian Mantle, a high-profile lawyer whose life spirals out of control, forcing him to seek solace in the Himalayas. The lessons Julian learns and imparts are universal truths that resonate deeply, urging readers to pause and reflect on their own lives.

PLOT SUMMARY :

The story begins with Julian Mantle, a successful lawyer who appears to have it all: wealth, prestige, and material possessions, including his prized Ferrari. However, his high-pressure lifestyle leads to a heart attack, which serves as a wake-up call. Julian sells his possessions, including his Ferrari, and embarks on a journey to India in search of spiritual enlightenment.

In the Himalayas, he encounters the Sages of Sivana, a group of enlightened monks who teach him profound life lessons. Upon returning, Julian shares these lessons with his protégé, John, presenting the wisdom in the form of fables and actionable steps.

KEY THEMES AND LESSONS :

1. Master Your Mind

Julian emphasizes the importance of controlling one's thoughts. "The mind is a wonderful servant but a terrible master." He introduces the concept of cultivating a 'positive mental garden,' where we must nurture uplifting thoughts and weed out negativity.

2. Follow Your Purpose :

The book highlights the need to identify and pursue one's true purpose. Julian quotes:

"The purpose of life is a life of purpose."

He urges readers to set clear goals and align their actions with their ultimate vision.

3. Savor the Present :

A central teaching of the book is mindfulness and living in the moment. As Julian aptly says:

"Happiness is a journey, not a destination."

By focusing on the present, one can achieve true joy and contentment.

4. Self-Discipline and Balance :

Discipline and balance are recurring themes. Julian introduces the concept of a "tightrope walker," symbolizing the need to balance work, relationships, and personal growth. "Your outer world reflects the state of your inner world," he reminds us

MEMORABLE QUOTES :

"The quality of your life is determined by the quality of your thoughts."

"Everything is created twice, first in the mind and then in reality."

"When you inspire others to be their best, you are at your best."

"Small victories lead to large victories. It's the little details that are vital."

WHY READ THIS BOOK?

Robin Sharma's storytelling is simple yet impactful, making the book accessible to a wide audience. The practical lessons, drawn from ancient wisdom and modern psychology, are easy to implement. Each chapter serves as a guide, offering tools to lead a more purposeful and fulfilling life.

The narrative style—where Julian shares his insights with John—feels personal, almost like a mentor guiding a pupil. The allegorical fables, such as the story of the garden, lighthouse, and sumo wrestler, serve as memorable symbols for deeper life lessons.

CONCLUSION :

"The Monk Who Sold His Ferrari" is not just a book—it's a life manual. It challenges you to rethink your priorities and redefine your idea of success. Whether you're looking to enhance your productivity, deepen your mindfulness, or find greater fulfillment, this book offers actionable wisdom to transform your life.

For anyone standing at the crossroads of ambition and inner peace, this book is a must-read. As Julian Mantle concludes, "Dare to dream that you are more than the sum of your circumstances. Expect the best and you will be astonished by the results."

Pick up this book, and you may just find yourself embarking on your own journey to enlightenment.

KOUSHICK PARAMASIVAM
SR00803346

MARKET TRENDS

(AS ON 30 JUNE 2025)

I . MARKET INDICES :

- **SENSEX STANDS AT : 83,606.46 POINTS**
- **NIFTY STANDS AT : 25,517.05 POINTS**
- **BANK NIFTY STANDS AT : 57,312.75 POINTS**

II . BULLION :

- **24 CARAT GOLD RATE IN CHENNAI (INR)**

GRAM	RATE
1	RS. 9726
8	RS. 77808

- **SILVER PRICE PER GRAM/KG IN CHENNAI (INR)**

GRAM	RATE
1	RS. 117.70
1000	RS. 1,17,700

III . FOREIGN CURRENCY :

- **1 US DOLLARS = 85.69 INDIAN RUPEES**
- **1 EURO = 100.85 INDIAN RUPEES**

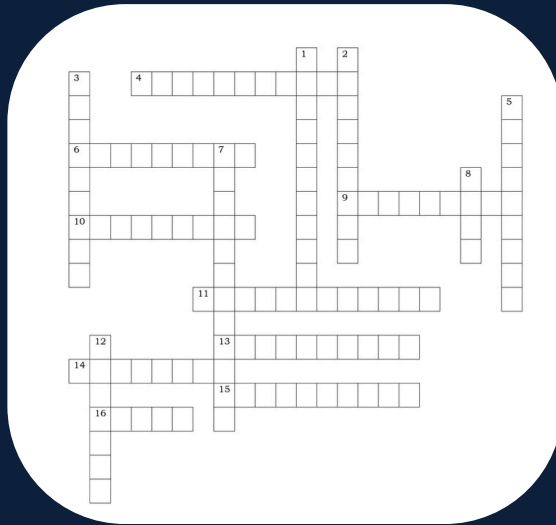


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11. CONTENT UPGRADES
12. MAGAZINE
13. CATALOGS OR BROCHURES
14. PROCESSING DOCUMENTS
15. ADDITIONAL

CROSSWORD TIME!!!

**DO YOU KNOW YOUR TAX TERMS ?
MAKE A TRY GUYS**



STANDING :

1. Taking tax payments out of an employee's pay before he or she receives it
2. Person who relies on another person for financial support
3. A tax that is measured by the amount of business done
5. Money that taxpayers must pay to the government when the total tax is greater than their total tax payments
7. Tax returns have to be filed with IRS by this date
8. Taxes that fund Social Security and Medicare
12. Charges added to your tax bill for late filing and late payment

SLEEPING :

- 4. A tax based on a percentage of your income
- 6. Taxes paid on money you earn
- 9. Income that is not subject to taxes
- 10. The amount subtracted from what you owe
- 11. Is a category that defines the type of tax return forms taxpayer must use when filing
- 13. The deliberate failure to pay taxes
- 14. A government-run insurance program that provides healthcare assistance to elderly Americans
- 15. Reduce or entirely eliminate your obligation to pay tax
- 16. An IRS review, or examination, of a tax return



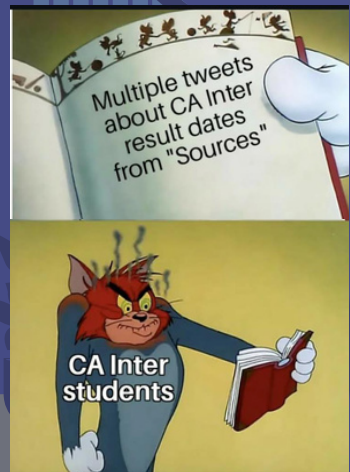
YOGESHWARAN R
SR00819759

ART GALLERY



P. MONIKA
SR00820030

MEME CORNER



KIRAN KUMAR
SR00745173

PHOTO GALLERY

STATE LEVEL CONFERENCE OF CA STUDENTS





QUOTE OF THE MONTH

“Even if God(divine) will is against it, effort will still yield the fruits of one's Hard work”

Explanation:

Even if fate decrees otherwise, hard work will be rewarded.

Even that god can't make it happen.It can be possible through your hard work so don't give up.

Source : Thirukkural - 619)



**ASWIN S A
TREASURER
SICASA – TIRUPUR
SR00819663**