



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



WICASA Pimpri-Chinchwad Branch of WIRC

Monsoon Trails



**AUGUST 2025
EDITION**



WICASA Pimpri-Chinchwad Branch of WIRC of ICAI



WICASA MANAGING COMMITTEE MEMBERS 2025-26



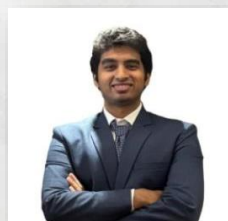
CA. Dhiraj Baldota
WICASA Chairman



Mr. Omkar Tengale
Vice-Chairman



Ms. Sanyukta Dhadave
Secretary



Mr. Siddhant Chordiya
Treasurer



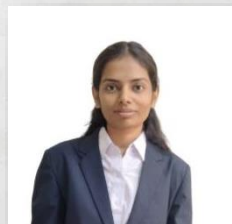
Ms. Ishika Mandal
Editorial Head



Mr. Rinku Agrawal
Co opted
Vice-Chairman



Ms. Anuva Babel
Co opted
Secretary



Ms. Mayuri Farkande
Co opted
Treasurer



Mr. Varsham Bagli
Co opted
Editorial Head



Ms. Sakshi Jain
Co opted MCM



Ms. Prajakta Joshi
Co opted MCM



Ms. Aarya Jain
Co opted MCM

TABLE OF CONTENTS

SR. NO.	SUBJECT	PAGE NO.
1.	WICASA Co opted Vice-Chairman's Communique	4
2.	Article Archives	7
3.	Poetry Corner	15
4.	The Art Gallery	21
5.	Photographic Journeys	25
7.	Upcoming Events for Month of September 2025	32

CO OPTED VICE CHAIRMAN's COMMUNIQUE



Dear Members and fellow Students,

The journey of a Chartered Accountant is often described as one of the toughest professional paths in the country. But ask any qualified CA, and they will tell you that it wasn't just the exams that shaped them, it was the experience of office training and articleship that made all the difference.

★ **Articleship – The Backbone of the CA Course**

Articleship is not just a mandatory requirement; it is a transformational phase in a student's life. It is here that theoretical knowledge from books finds its practical application. The audit files you prepare, the tax computations you draft, the financial statements you review, each task adds a new layer of learning that no classroom can replicate.

More importantly, articleship teaches values that go beyond academics, i.e. punctuality, discipline, communication, client-handling, and time management. These qualities eventually become the pillars of your professional identity.

□ **The Balancing Act – Studies vs. Office**

It's no secret that balancing office work and exam preparation is challenging. Long working hours, busy season pressures, and travel for audits often leave students drained.

Many times, evenings meant for relaxation are replaced by late-night study sessions. Social outings may reduce, family time may shrink, but in exchange, students learn how to prioritize, manage stress, and deliver under deadlines.

This very balancing act is what strengthens the CA student. It teaches that success demands sacrifice, and that discipline today becomes confidence tomorrow.

🔑 Personality Beyond the Books

The articleship experience is not only about debit and credit, it is about developing a mindset. It teaches you to think like a problem solver, to communicate like a leader, and to adapt like a professional. From drafting reports to interacting with clients, from handling audits to managing compliance deadlines, you grow each day.

What begins as "just office work" soon turns into a journey of self-discovery. By the end of three years, most students realize they have transformed into confident professionals ready to face the real world.

✦ A Lifelong Advantage

Yes, articleship affects life, it challenges your comfort zone, tests your patience, and demands consistency. But it also gives back in abundance:

- Confidence to face clients and seniors.
- Practical exposure that no book can teach.
- Resilience to handle pressure situations.
- Leadership qualities that make you stand out in your career.

Many successful CAs often recall their articleship days with pride, saying: **"That was the time when real learning happened."**

So, dear students, instead of seeing office and articleship as a hurdle, embrace it as a golden opportunity. Every challenge you face today is building your tomorrow. Remember, the sacrifices you make in these three years will reward you throughout your professional life.

Walk into your office not just as a student completing a requirement, but as a future Chartered Accountant in the making.

Your articleship is not just a phase of training, it is the foundation of your success.

With warmth and purpose,

Mr. Rinku Agarwal
Co opted Vice-Chairman
WICASA Pimpri-Chinchwad Branch
WIRC of ICAI



ARTICLE ARCHIVES



MR. BHANWAR MITTAL
NRO0516839
PUNE

The Karma

**कर्मण्येवाधिकारस्ते मा फलेषु कदाचन।
मा कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि॥**

"You have a right to perform your prescribed duties, but you are not entitled to the fruits of your actions. Never consider yourself the cause of the results of your activities, and never be attached to not doing your duty."

This shloka from the Bhagavad Gita has always given me clarity and strength, especially while going through the ups and downs of student life. It reminds me that while I can control how much effort I put in, the results are not always in my hands, and that's okay.

At first, it might sound a bit confusing. Why shouldn't we care about the results when that's what we're working for? But over time, I've come to understand the deeper meaning, and it has helped me a lot, both as a student and as a person.

This verse tells us that we should focus on our actions, our effort, and our sincerity, and not stress too much about the outcome, which is often not fully in our hands. Results depend on many factors, not just what we do.

This is especially true in our CA journey. We study hard, prepare well, do articleship, attend classes, yet sometimes we don't get the result we hoped for. That's when this line reminds me: Do your karma. Don't overthink the result.

To me, this shloka means one simple thing: **"Expect less, Accept more."**

This simple mindset shift has made a big difference in how I handle failure, delays, or even everyday stress. When we expect too much, we're often disappointed. But when we accept things as they are, we stay calm, focused, and more at peace.

The CA course isn't just about academics, it's a test of patience, self-belief, and discipline. There are times when things don't go as planned. Maybe we don't clear an exam, or maybe we feel lost during articleship.

In those moments, this verse reminds us that we're not alone in feeling this way, and that it's okay to fall, as long as we keep showing up and giving our best.

We can't always control the result, but we can always control how much heart we put into what we do.

So the next time you feel demotivated or anxious about the future, try this: Just focus on doing your part, honestly and fully. Then let go.

The results will come, maybe not today, but when the time is right. Until then, keep doing your karma.

MS. SEJAL PAWAR
WRO0719959
PUNE



Blockchain: The Future Ledger of Accounting

“Change is the law of life. And those who look only to the past or present are certain to miss the future.”

What if the future of accounting isn't written in traditional ledgers, but instead is coded into blocks?

From auditing to automation, Blockchain is silently but steadily reshaping the role of Chartered Accountants. Like the shift from cable TV to Netflix or from newspaper Job updates to LinkedIn, technology doesn't wait for approval, it solves problems and becomes the new normal. As future CAs, we are not just learning debit and credit anymore, we're stepping into a world where trust is built by code and transactions validate themselves.

The Role of Blockchain in Modern Finance & Compliance

1) Core Value Drivers:

Every transaction on Blockchain is time-stamped, locked using cryptography, and shared across many computers. This makes it almost impossible to change or hide any data, which is very useful in preventing fraud and ensuring accuracy.

2) Key Use-Cases in Financial Institutions

Blockchain improves finance through smart contracts that automate processes, asset tokenisation for easy trading, faster and cheaper cross-border payments, and decentralised exchanges that enhance liquidity without central control.

3) Compliance & Regulatory Technology

Blockchain enhances compliance and security through digital identities for faster, fraud-proof onboarding, real-time AML monitoring with AI, and programmable compliance that automates regulatory checks—saving time and reducing manual effort.

Traditional Audit vs Blockchain-Based Audit

Traditional data collection relies on manual entry from ledgers, ERP systems, spreadsheets, and documents. They are prone to human error, manipulation, and missing records.

Traditional processes are time-consuming due to reconciliations, approvals, and verifications. Lastly, these methods are mostly reactive and post-event.

On the other hand, Blockchain automatically records data in real time on a secure, tamper-proof distributed ledger. It is immutable and cryptographically secure, allowing changes only with consensus.

Blockchain also offers real-time access and automation that significantly reduce both time and costs, and it also enables near real-time fraud detection using smart contracts and automatic alerts.

For example- TCS's Quartz Blockchain Solutions enables smart contract-based reconciliation and audit automation in finance.

Indian Regulatory Guidelines on Blockchain (as of now)

There's no specific Blockchain law yet, but adoption is encouraged. MeitY has issued a National Strategy on Blockchain to promote its use in audit trails, governance, and compliance. SEBI is exploring Blockchain for monitoring transactions and record-keeping in securities markets, while RBI is actively developing Blockchain infrastructure for CBDCs and digital finance.

What Can CA Students Like Us Do?

1. Follow ICAI's Initiatives
2. Join Webinars and Events
3. Think Practically During Articleship
4. Keep Up with What's Happening in India
5. Start Small, Stay Curious

As a CA student, learning about blockchain honestly felt overwhelming at first. But the more I explored, the more I realised that we don't need to be tech experts to stay future-ready, we just need to be aware and open to learning.



MR. ISHWIN KAUR
CRO0691148
INDORE

Social Scroll : The Silent Addiction

Addiction's claims may bind the soul,

A silent thief that takes it's toll.

Yet even in darkness, courage will stay,

One spark of improvement can light the way.

Social Scroll - The Addiction of Gen Z, the necessity of today's era. Ever tried removing social media from your phone and realize how quickly FOMO hits in? This is probably because the need to adjust in the society has made us all habitual of the social media – what we call as The Social Scroll, destroying our habits and mental peace in the process.

The Gen Z scrolls in boardrooms and breakrooms, making it look normal to scroll in every 15 minutes, not to relax, but to escape, escape from work, escape from reality, and escape from the practicalities of the corporate.

The loop may look like subtle in the beginning, only to realize that it becomes deadly with each passing day. Every 5 minutes, in between the breaks, during the lunch, or just after waking up, the social scroll has equipped the youth, not with purpose, but with pixels, pixels which seem fascinating, but have flabbergasted the minds of the youth.

The sadder part here is, that professionals are burning out, and they seek social scroll as a form of relaxation, which is the biggest illusion in today's era. The deadlines are getting blurred, ideas are getting scattered, sleep is fading and restlessness has become the new trend.

The 5 minutes of social scroll is not helping you relax, but fall deeper into the pit of anxiety and depression. The negative consequences of social scroll is not just concerning, but is extremely disastrous to the mental health, productivity performance, and physical health.

Some serious consequences of social scroll

1. Physical Health - Too much of social scroll can lead to decreased physical activity and potential health problems.
2. Loss of control - Addiction of social scroll can lead to loss of control on oneself, even when the reality hits deeper – that it's not relaxing.
3. Reduced Productivity - As the human mind is not just wasting time, but trading clarity for clutter, the productivity decreases, increasing the performance pressure.
4. Mental Health & Dissociation - One of the biggest disaster that occurs due to social media is the irreparable destruction to mental health, constant comparisons, and feelings of being inadequate.

How to avoid mindless scrolling?

1. Break the Habit, Practice Mindfulness as it requires the person to be in the moment, and stay aware of his actions.
2. Setting time limits can help you control your mindless scrolling. Some professional apps help control the same.
3. Start your day without screen and turn off non-essential notifications.

Because, Mindless Scrolling is just mindless, but your time & energy are Priceless!



POETRY CORNER



MS. PRATIKSHA WANJARI
WRO0652010
PUNE

**Beauty of Preparatory Leaves
in CA Exams**

Constellations in the sky and Darkness of night,
Dreams in eyes with brighter light.

Longest of marathons are yet to conquer and Number of
Deadlines to touch the finish lines.

Targets gets tougher as also gets beautiful,
Challenges are more but gives the way very fruitful.

Even if the times gets harder sometimes,
But remember one thing every time;
It's not the end
And best is yet to come!

So always be beautiful and stay bold,
Keeping the light of constellation in beautiful soul...

MS. MANSI GUPTA
CRO0750903
KANPUR



उम्मीद

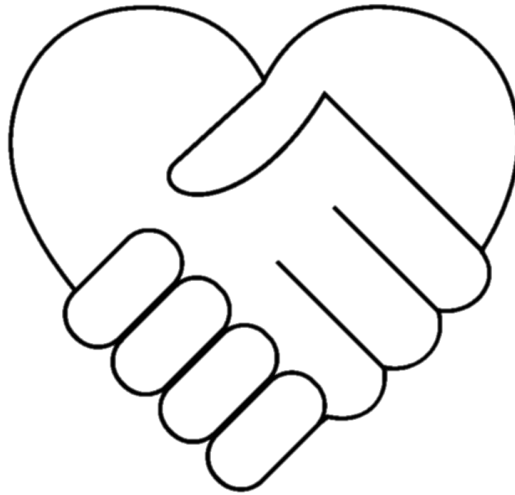
जब राहें थक जाएं, और मंज़िल दूर लगे,
जब हर खुशी अधूरी, हर सपना चूर लगे।
जब दिल करे बस छोड़ चलें ये जंग सारी,
और हर सुबह लगे एक बोझ भारी भारी।
तब एक नन्ही सी किरण दिल में उतरती है,
बिना कुछ कहे, बस चुपचाप संवरती है।

वो कहती है — “रुक मत, तू थक तो सकती है,
पर तू वो चिंगारी है जो वक्त से लड़ सकती है!”
जब दुनिया कहे — “तू कुछ नहीं कर पाएगी”,
उम्मीद हँस कर बोले — “तू सबसे आगे जाएगी।”

हर आँसू के पीछे एक मुस्कान छिपी होती है,
हर हार के नीचे एक पहचान दबी होती है।
उम्मीद ना होती तो कौन चलता इन राहों पर,
ये दिल भी टूट जाता सन्नाटों की बाहों में डर।

पर एक आवाज़ कहती है —
“अभी नहीं, अभी हारना नहीं,
जो तूने शुरू किया है
उसे अधूरा छोड़ना नहीं!”

कभी तो मौसम बदलेगा, कभी तो फूल खिलेंगे,
तेरे भी दिन आएंगे, जब तारे तेरे नाम से मिलेंगे।
उम्मीद ही तो है जो रौशनी बन जाती है,
अंधेरे दिलों में भी हर सुबह उजाला कर जाती है।





MR. SHIVEN BARGE
WRO0823710
PUNE

**The Whirlwind is Not
Settling**

The whirlwind is not settling,
But it is a liberty on a cage.
Rest for now big boy,
Then in the surfing, you must engage.

Chaotic crows will peck you in the air,
But patience is what you must practice;
For if you unleash your cries to them,
Hold on your liberty you will miss.

The deities of hope you once longed for
Were always extending their hands to you,
But the foggy clouds made them invisible,
And now they all seem untrue to you.

You're trying to push the sails,
But it has already found its anchor;
Your new path is all open sky,
Mustn't you settle now anymore.

Calm your mind as you're surfing,
That'll keep you from falling off;
Lose yourself in these overwhelming thoughts
And in this whirlwind you'll get stuck.





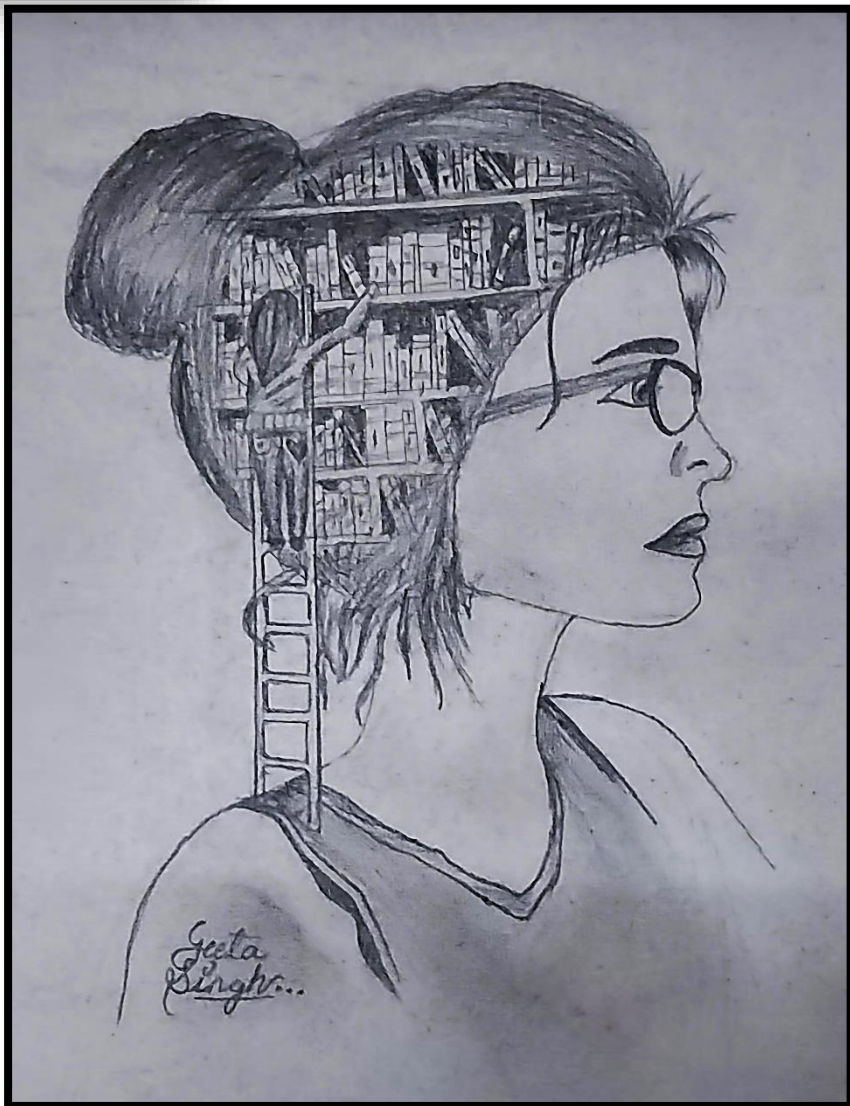
THE ART GALLERY

MS. TRUPTI KAPAL
WRO0850866
PUNE





MS. GEETA SINGH
WRO0730097
PUNE



MS. SAKSHI BANSAL
CRO0735373
GHAZIABAD





**PHOTOGRAPHIC
GLIMPSES**

Independence Day Celebration



Ganesh Chaturthi Celebration



Seminar on Preparation of Financial Statements for NCE



Mock Test Series



Career Counselling Sessions



Fateh Chand College



**DY Patil Arts, Commerce &
Science Junior College**

Career Counselling Sessions



**Rajmata Jijau Shikshan Prasarak Mandalas
Arts, Commerce & Science College**



**Prof. Ramkrishna More Arts,
Commerce & Science College**

UPCOMING EVENTS

For Month of September 2025

- ☐ Seminar on Analysis on Recent Changes in GST Rates in 56th GST Council Meeting
 - ☐ ICITSS and OC Batches
 - ☐ Career Counselling Programme
 - ☐ Various Seminars
-



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



WICASA Pimpri-Chinchwad Branch of WIRC

INVITATION FOR NEW CONTENTS

We are very grateful to all the members who contributed their ideas and creativity for our August 2025 Edition of E-Newsletter **"MONSOON TRAILS"**.

Students and members are further invited to send any new contents for publication in our future E-Newsletters.

Please mail us at: **wicasapc2@gmail.com**

DISCLAIMER

The above information has been compiled only for the Branch Newsletter purpose for the students of Pimpri-Chinchwad Branch of ICAI. While every effort have been made to keep the above information error free, the Institute or any of its office do not take the responsibility for any typographical or clerical error which may have crept in while compiling the above information. Further, the above information is subject to the provisions contained under different Acts and students are advised to refer to those relevant provisions also.

WICASA PIMPRI-CHINCHWAD BRANCH OF WIRC OF ICAI

ICAI Bhawan, Plot No. 17/8 A, Nigdi, Datta Nagar, Near Bhakti Shakti chowk, Dehuroad Cantonment Board, Behind Indian Oil Petrol Pump, Pune 411044.

Contact No.:- 8237119966 / 77

Instagram:- wicasa_pimprichinchwad

Website:- <http://pimprichinchwad-icai.org/>

