



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



**WICASA Pimpri-Chinchwad Branch  
of WIRC**

**AUTUMN**

**WILLOW**

**November  
2025  
Edition**



# WICASA Pimpri-Chinchwad Branch of WIRC of ICAI



## WICASA MANAGING COMMITTEE MEMBERS 2025-26



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WICASA Chairman



**Mr. Omkar Tengale**  
Vice-Chairman



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**Mr. Siddhant Chordiya**  
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**Ms. Ishika Mandal**  
Editorial Head



**Mr. Rinku Agrawal**  
Co opted  
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**Ms. Anuva Babel**  
Co opted  
Secretary



**Ms. Mayuri Farkande**  
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Treasurer



**Mr. Varsham Bagli**  
Co opted  
Editorial Head



**Ms. Sakshi Jain**  
Co opted MCM



**Ms. Prajakta Joshi**  
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**Ms. Aarya Jain**  
Co opted MCM

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# CO-OPTED EDITORIAL HEAD'S COMMUNIQUE



*Dear Members and fellow Students,*

As November arrives with the calm hues of autumn, it brings along a quiet reminder that growth does not always demand resistance; sometimes, it requires grace. The Autumn Willow symbolizes resilience through flexibility, strength through stillness, and beauty through change.

For us as CA students, this phase of our journey often feels similar. There are moments of pressure, uncertainty, and self-reflection. Yet, like the willow that bends but never breaks, we continue to move forward, learning, adapting, and evolving with every challenge we face.

As the Co-opted Editorial Head of WICASA Pimpri-Chinchwad Branch, I believe storytelling, expression, and shared experiences play a powerful role in shaping our collective growth. Through this edition of the newsletter, we aim to capture not just achievements, but emotions, the silent efforts, the lessons hidden in setbacks, and the calm determination that defines our path.



Autumn also teaches us the value of letting go. Just as trees shed their leaves to prepare for renewal, we too must release unproductive habits, misplaced comparisons, and unnecessary fears. Growth begins when we allow ourselves the space to evolve without resistance.

In this phase of our academic and personal journeys, progress may seem slow or invisible. However, meaningful growth often occurs beneath the surface. Consistent effort, silent perseverance, and inner clarity shape us long before results become visible.

As the Co-opted Editorial Head of WICASA Pimpri-Chinchwad Branch, I believe narratives have the power to connect and inspire. Through words, we preserve experiences, celebrate resilience, and give voice to emotions that often go unspoken within competitive environments.

This edition of our newsletter aims to reflect not just accomplishments, but the journey behind them. It acknowledges the effort invested in preparation, the courage shown during setbacks, and the calm determination required to move forward despite uncertainty.

The Autumn Willow reminds us that strength does not always appear loud or rigid. Sometimes, true strength is found in patience, reflection, and the ability to adapt while staying rooted in one's values and purpose.



As readers turn these pages, I hope they find reassurance in knowing that they are not alone in their struggles or aspirations. Every individual grows at their own pace, and every phase has its own purpose and lesson.

May this November inspire you to embrace change with grace, remain steady through challenges, and trust the process of becoming. Like the autumn willow, may you bend when needed, stand firm when required, and continue growing quietly yet confidently.

*With Warmth regards,*

**Varsham Bagli**  
**Co-opted Editorial Head**  
**WICASA Pimpri-Chinchwad Branch**  
**WIRC of ICAI**





# ARTICLE ARCHIVES



# **MR. RINKU AGARWAL**

## **WRO0668189**

### **PIMPRI-CHINCHWAD**

## **A Journey Through the Audit Season Reflections of a Final-Year Article**

The final year of articleship often feels like the ultimate test before we step into the professional world. It's that phase when the long hours, the complex audits, and the client interactions finally start making sense. For many of us, the Tax Audit and ITR season becomes a memorable chapter filled with learning, pressure, and a sense of belonging that only a CA firm can offer.

### **1. The Season of Tax Audits and ITRs**

The months of July to October transform every office into a mini battlefield. As a student, handling **Tax Audits and ITR filings** feels both challenging and exciting. From reconciling ledgers to ensuring that depreciation is correctly computed every task offers a lesson in precision and patience. The first time I signed off on a completed ITR, it wasn't just a form; it was a milestone of confidence built through experience.

### **2. Late Sittings The Unwritten Ritual**

The phrase "Let's sit for one more hour" becomes a norm during audit season. Late nights at the office, surrounded by files, Excel sheets, and a cup of strong coffee, teach us the real meaning of dedication. Those post-11 p.m. laughs, tired eyes, and shared snacks make for memories that stay far longer than the fatigue.



### **3. One-to-One Interactions with Clients**

One of the biggest turning points comes when we start communicating directly with clients. It's no longer just about ticking boxes; it's about understanding the business, resolving queries, and representing our firm's professionalism. The first client call always brings nervousness, but over time, it instills clarity, confidence, and a sense of responsibility.

### **4. Mistakes, Pressure, and the Boss's Expectations**

Mistakes are inevitable: a wrong entry, a missed schedule, or a delayed submission. But each one comes with a lesson. The pressure from seniors or partners can feel overwhelming, but it's this very pressure that shapes us into resilient professionals. Over time, we learn not just to avoid mistakes, but to handle them with maturity and accountability.

### **5. Balancing Work, Home, and Studies**

Perhaps the toughest skill an article learns is balance. Between work deadlines, classes, and family commitments, every day feels like a juggling act. Yet, this period teaches time management in its truest form. It's the art of staying focused at work while keeping the dream of becoming a Chartered Accountant alive after hours.

### **6. Bonds Beyond Work Professional Camaraderie**

One of the most beautiful parts of articleship is the bond we form with our colleagues. These are the people who understand the struggle of tally mismatches and late-night audits. Together, we share food, frustrations, laughter, and growth. What begins as a team often ends as lifelong friendship.



## 7. The Joy of Free Office Dinner

And of course, who can forget the **free dinners** during late sittings? Be it pizza boxes or packed thalis, those shared meals feel like small rewards for big efforts. Sometimes, it's not about the food it's about the togetherness and the feeling of being part of something bigger.

### In the End...

Articleship is not just a phase it's a journey of transformation. It teaches us to handle pressure, stay grounded, work hard, and dream harder. The long hours, the mistakes, the client calls, and even the free dinners all come together to shape not just a professional, but a person ready for the CA journey ahead.



**MS. ISHIKA MANDAL**  
**WRO0656884**  
**PUNE**



## **Artificial Intelligence and its Impact on the Society**

“Gemini, can you please help me write an article?”

I tried that... and she said, “Sure Ishika, I’d love to help you craft an amazing article. Here’s your high-impact research paper, ready to rock!”

Well, do you see it’s that easy to use Artificial Intelligence (AI) in today’s world; just one click away! And let’s be honest, AI isn’t coming in the future anymore, it’s already sitting beside us, sipping our Wi-Fi! It decides what we binge-watch on Netflix, finishes our sentences on Gmail and even judges our Swiggy orders by asking, “Are you sure you want that extra cheese again?”

We live in a world where machines no longer wait for our commands, rather they predict them. Where recommendations finish our thoughts and virtual assistants answer before we ask, AI has moved from being a futuristic buzzword to the silent architect of our everyday lives. From healthcare to education and finance to art, AI is scripting a new story for humankind; a story of both brilliance and caution.

According to Sydney J. Harris, “The real danger is not that computers will begin to think like humans, but that humans will begin to think like computers.”



## **Introduction: The Rise of Artificial Intelligence**

The dream of creating intelligent machines is not new. From Alan Turing's theories in the 1950s to ChatGPT in 2025, the journey of AI mirrors humanity's eternal quest to replicate intelligence and to understand itself. AI can now compose music, write poetry, drive cars, predict diseases, and even detect emotions. What once sounded like science fiction has quietly become science fact.

Today, AI doesn't just assist; it adapts. So, whether you are depressed or have had a breakup, you might not even need your friend, because AI not only listens but also gives you relevant solutions to get through that little heartbreak of yours!

## **Positive Effects of AI: A Catalyst for Human Progress**

AI isn't just a piece of code, rather it's the biggest cultural shift since the internet. AI is not taking away all jobs, but it's reshaping them. And that's why, the future belongs to those who learn to collaborate, not compete with machines. Let's check out some of those positive sectors:

### **a) Healthcare**

From Diagnosis to Compassion, AI is revolutionizing medicine from early cancer detection using image recognition to predictive analytics in pandemics. AI-driven prosthetics, robotic surgeries, and mental health chatbots like Wysa are offering not just solutions but hope.

In India, AI-based tools are bridging healthcare gaps in rural regions. What once required specialists can now be managed through smart algorithms and telemedicine, saving time, money, and lives.

For example- Google's DeepMind AI, AI scanner (SigTuple), etc



## **b) Education**

Education is no longer one-size-fits-all. Adaptive learning platforms use AI to analyze a student's progress and provide tailor-made lessons. Tools like ChatGPT and Google's Socratic are reshaping classrooms.

In India, platforms like Khan Academy's AI Tutor (Khanmigo) are personalizing learning, making every student feel like they have a teacher just for them.

## **c) Environment and Sustainability**

AI models predict natural disasters, optimize energy use, and monitor deforestation. Climate change is being fought not only by activists but also by algorithms.

For example, AI helps predict monsoon patterns, optimize irrigation, and reduce carbon emissions in cities. In a way, AI is helping us rediscover harmony with nature, reminding us that intelligence, when used wisely, can heal rather than harm.

## **d) Transportation**

Self-driving cars from Tesla and Waymo are redefining how we travel.

## **Negative Effects: The Shadows of Intelligence**

Even if AI is doing amazing, here's the flipside, i.e. With great intelligence comes great responsibility. These days, we're seeing so many AI-generated fake news, deepfakes and even voice cloning scams; our favourite celebrities like Rashmika Mandanna and Sachin Tendulkar being the recent victims of AI. Hence, negative effects generally include:

- a) Job Displacement and Economic Divide
- b) Ethical and Privacy Concerns
- c) Mental and Social Impacts



## **The Moral Dilemma: Who Controls Whom?**

The biggest question AI poses is not “Can it think?” but “Should it?” Self-driving cars deciding who to save in an accident, military drones choosing targets, or AI-generated fake news swaying elections, all point to a deeper issue: the ethics of delegation.

Philosophically, AI reflects our own image and it mirrors human intelligence, flaws included. If we are not careful, we might build a future where machines act faster than morality can react. Thus, AI gives us power, but it also gives us pressure to use it wisely.

## **The Future Ahead: From Artificial to Augmented Intelligence**

Now, some people fear AI will replace humans. Honestly, if AI can survive on Maggi and mental breakdowns, then sure it can replace us! But in reality, AI doesn't replace humans, it amplifies them.

Calculators didn't replace mathematicians, they made them faster. In the same way, AI won't replace us but it'll replace those who refuse to learn it!

The coming decades will see a shift from Artificial Intelligence to Augmented Intelligence, where machines don't replace us but enhance our potential.

Imagine doctors diagnosing better with AI support, teachers reaching every student personally, or artists using AI to expand creativity. The goal should not be to compete with AI, but to coexist with it.

Hence, our success will depend on digital empathy, combining emotional intelligence

(EQ) with artificial intelligence (AIQ)



## Conclusion

So what's the real impact of AI on society?

Well, it's not just in machines, but it's in the mindsets! It's teaching us to collaborate, human creativity with machine intelligence. It's showing us that the greatest technology isn't the one that replaces humans, but the one that reminds us what makes us human. Therefore, AI is not a monster; it is a mirror. It reflects what we feed it, our data, our biases, our dreams. The question is not whether AI will shape the future, it already is; but whether we as a society will awaken to shape it responsibly. We must view AI not as the end of human dominance but as the beginning of human awareness. The machine has already learned to think, now man must learn to understand.

**“If AI is the mind of the future, let humanity remain its heart.”**





# POETRY CORNER



**MR. ABHAYRAJ BITE  
WRO0819822  
PUNE**

## **Ek Farishta**

Uski aankhein jaise jannat ki kahani,  
Jis manzar pe dikhe waha kii subah ho sayanii.  
Uski awaaz jaise koi geet adhoora tha,  
Jiski panktiyo ka koi saharaa na tha.

Baal uske samundar ki lehrein lagti haii,  
Jinmein dil mera doobta hai aur sansee sawarne lagti haii;  
Kuch din hue hain bas baaton ko,  
Par lagta hai pehechan sadiyoo ki haii.

Shayad koi adhoori si dastaa thii,  
Jiskii ye nayi sii shuruwatt haii,  
Lagtii too koi gulaab ki pankhudi haii,  
Manoo sundar se kamal ki pudi haii.

Ek farishte si lagti haii  
Hawao me basti haii;  
Uskee chehre ka noor chand ko sharminda kar taa haii,  
Uss jaisi khoobsurti par khuda bhi eitbaar karta haii.





**MS. YASHIKA PARYANI**  
**WRO0798871**  
**PUNE**

## **Lamba Safar**

Lamba safar rha,  
ABC pdhne se ABC analysis seekhne tak  
1 to 5 numbers bolne se lekr, 115 BAC lagane tak  
Section A,B,C me rehte the kabhi  
Aaj law ki section wali duniya se ghire hue hai  
Papa se pocketmoney maangte the kabhi  
Aaj unhi paiso ko invest krne seekh rhe hai

Wo jo 10 Rs. bach jaate the usse ice cream kha liya krte the  
Tab suspense account jaisi koi cheez thodi hua krti thi  
Academics report dekha krte the,  
Ab audit report dekhte hai

Attendance me boys girls ratio jaana krte the,  
Ab debt equity ratio analyse krte hai  
Wo chaar chit me raja mantri chor sipahi likha rehta tha  
Ab in chaar dabbo me BCG matrix likha rehta hai



Monopoly ka board game khelte the kabhi  
Ab duopoly aur oligopoly bhi dictionary me aagyi  
Dosto k saath partnership k plan bnaya krte the  
Mudhke dekha, to sirf dooriya paayi gayi

Aksar mai socha krti hu, zyada farak nhi hai  
Pehle school k desk bench pe baithte the  
Aaj Laptop lekr chair pe baitha krte hai  
Pehle ground k chakkar lagaya krte the  
Ab office k laga liya krte hai

Projects file karna bhi to ek task tha  
Ab return filing kiya krte hai  
Aakhir due date to dono ki hi hai  
Bss penalties k naam pe wo dosto k saath  
kaan pakadke khade rehna zyada aasan lagta tha :)

Lamba safar rha, Na jaane waqt kaha beeta  
Iss bhaag daudh ki duniya me,  
Aakhir kaun haara? kaun jeeta?



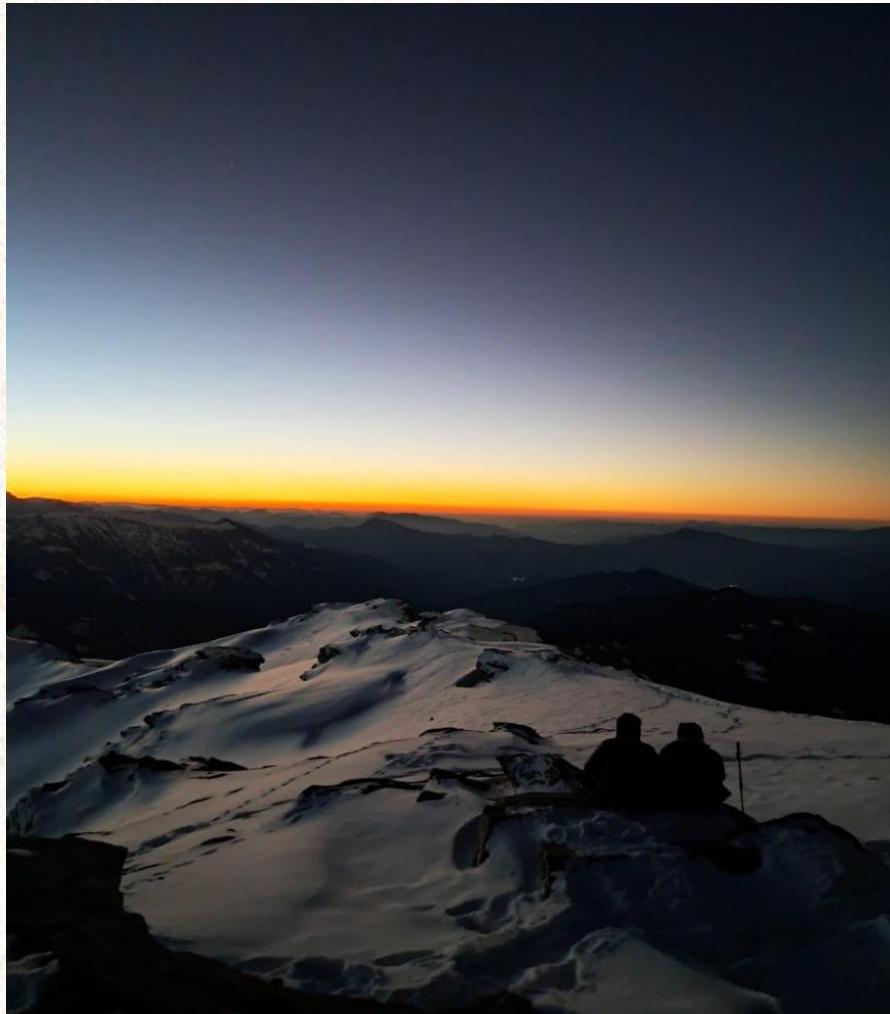


**THE ART GALLERY**



**MS. KHUSHI AGARWAL**  
**CRO0715907**  
**VARANASI**

**Digital Art: Trek to kedarkantha**





# PHOTOGRAPHIC GLIMPSES

# AURA Workshop





# Mock Test



# National Talent Search :

## 1) Extempore





## 2) Poetry





# ICAI Announcements for the month of November 2025

**November 03, 2025**

- ICAI declared the Results of CA Final, Intermediate, and Foundation Examinations held in September 2025.

**November 08–09, 2025**

- National Conference of CA Students at Pune announced (Theme: “Agriya: Leading Minds Shaping Futures”).



# Due Dates for month of December 2025

**December 07, 2025**

TDS/TCS payment (Tax deducted/collected in November 2025).

**December 10, 2025**

Income Tax Return (ITR) Filing Deadline for corporate and taxpayers requiring audit reports (Assessment Year 2025-26), extended by CBDT.

**December 10, 2025**

GSTR-7 (TDS under GST) for November 2025 (return).  
GSTR-8 (TCS under GST) for November 2025 (return).

**December 11, 2025**

GSTR-1 (Outward supplies for November 2025) — monthly return.

**December 13, 2025**

GSTR-5 (Non-Resident Taxable Person return) for November 2025.



**December 15, 2025**

Advance Tax (Third Instalment) for FY 2025-26 due (75% of estimated liability).

**December 20, 2025**

GSTR-3B (monthly summary & payment) for November 2025 (common due date).

**December 31, 2025**

- Annual GST Returns (GSTR-9 & GSTR-9C) for FY 2024-25 due (unless extended).
- Belated / Revised ITR Filing Deadline for AY 2025-26.
- Last day to link PAN with Aadhaar (to avoid penalty/future issues in e-filing).



# Upcoming Events for December 2025

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CAREER COUNSELLING  
PROGRAMMES AT:

1. GG International school
2. Rajguru nagar
3. MUCC pimpri

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## 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 November 2025 Edition of E-Newsletter  
“AUTUMN WILLOW”.

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](mailto:wicasapc2@gmail.com)

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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.

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