



ERNAKULAM BRANCH OF
SICASA

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

DHWANI

March Newsletter



QUOTE OF THE MONTH



— “ —

You may encounter many defeats, but you must not be defeated. In fact, it may be necessary to encounter the defeated, so you can know who you are, what you can rise from, how you can still come out of it.

— ” —

Maya Angelou

New committee 2024-25



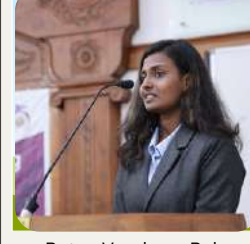
CA Roopesh Rajagopal
Chairman SICASA



CA Ashil M A
Member SICASA



Bamsil Saman C M
Vice Chairman



Betsy Varghese Babu
Secretary



Anna Selin
Joint Secretary



Achshah Mathew
Treasurer



Sakshi Santhosh Jadhav
Academics Coordinator



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Bharath Srikumar
Cultural Coordinator



Abhirami Sudhakaran k
Editorial Coordinator



Jithin George
Student Coordinator



Anjana Sreekumar
Student Coordinator



Mohammad Uwais
PR & IT Coordinator



Aanchal Shajan
Sports Coordinator



Sreyas K M
Sports Coordinator



CONTENTS



05 CHAIRMAN'S MESSAGE

06 SECRETARY'S REPORT

07 VICE CHAIRMAN'S REPORT

08 EDITORS' NOTE

09 UPCOMING EVENTS

10 TECH ARTICLE

11 ART WORKS

12 FUN CORNER

14 SCRAPBOOK

16 GOOGLE CLASSROOMS



Chairman's Message



Dear Esteemed Students,

It is with great pleasure and a sense of pride that I extend my warmest greetings to each and every one of you. As the Chairman of our esteemed organisation, I am honoured to address a cohort of bright minds who are the future pillars of the accounting profession. With May exams around the corner, it's natural to feel a mixture of excitement and apprehension. However, it is important to remember that with diligent preparation and a positive mindset, success is well within our reach. As we gear up for the exams, it is crucial to take advantage of every opportunity to enhance your preparation. Our exclusive revision series and two sets of mock tests, organised at the Ernakulam Branch, offer invaluable resources to support your exam readiness. Don't miss out on this chance to assess your readiness and fine-tune your exam strategies.

"Believe you can and you're halfway there." - Theodore Roosevelt

This quote encourages us to have confidence in our own abilities, reminding us that a positive mindset is key to success before exams. With the beginning of a new financial year approaching, it's essential to ensure we are well-informed about any regulatory or statutory amendments. Due to the excellent participation from our students our programs and events in March starting from the Women's Day celebration, Bank audit seminar, inter branch indoor sports events, have all been resounding success. I thank you for the support shown to our initiatives.

As we look ahead, a multitude of upcoming events, both curricular and non-curricular, are lined up for the upcoming period. These events promise to enrich our academic journey and provide valuable opportunities for personal and professional growth. Let us embrace these forthcoming experiences with enthusiasm and determination, as they pave the way for new achievements and memories to cherish. Together, let's make the most of what lies ahead and continue to strive for excellence in all endeavours.

Contribute to CSR Fund

Being part of the renowned accounting institution in India comes with the duty to support and uplift the underprivileged in our communities. Let us embrace this responsibility with humility and dedication, knowing that our contributions can make a meaningful difference in the lives of others and in the progress of our nation. SICASA Ernakulam is undertaking various CSR initiatives and I call upon each of you to enthusiastically participate and make meaningful contributions to our CSR campaign.

Wishing you all the very best in your endeavours.

Warm regards,
CA Roopesh Rajagopal
Chairman SICASA
Ernakulam Branch

Secretary's Report

Betcy Varghese

SRO0748410



As we come closer to the end of March month, we feel so happy and satisfied. Even though we had just started our committee in March month, we did some activities and all the activities were really remarkable.

Our first event after the handing-over ceremony was the Women's Day Celebration, and for that event around 100 students were participated and we also brought an eminent personality as the Chief guest. Also, in connection to that, we had conducted online competitions and the response towards it was great. We had conducted an online English Class on the topic "Speak English Better". Also, we have started our Revision series- "GURUKUL" for Final and Intermediate students for the upcoming May 2024 examinations. Many efficient faculties are providing classes through our revision series for our students.

One of the main events conducted by us was our One Day Seminar on Bank Audit on 22nd March and we had many prominent speakers for this event. We had also 200+ participants for this event. About Sports, we had conducted the All Kerala Indoor Games Competition, 6 Branches competed with each other and we are so glad that we had organised the event so well and all the branches were happy. We had also conducted an E-Football Tournament and it was also a huge success.

SICASA Ernakulam has always provided a platform for all the CA students across the district and this year we intend to do the same and more.

Thank You!

Vice Chairman's Report

Bamsil Saman

SRO0646873



Hi everyone,

As we've reached the end of the financial year, we've conducted numerous events and programs that have added significant value to our students. These initiatives have not only enriched their learning experience but have also contributed to their overall growth and development.

The first program of this month was the Installation of the SICASA Managing Committee for 2024-25. The event was a great success and personally served as a motivational moment for me, showcasing the journey from an ordinary committee member to an official office bearer of SICASA Ernakulam. We celebrated Women's Day at the institute, and it was a fantastic event with almost 100 students in attendance. Ms. Sheela Kochouseph, the Founder and CMD of Vstar Creations Private Limited, graced the occasion as the Chief Guest. To add to the festivities, we organized competitions like Letter Writing and Dress-up, aligning with the spirit of Women's Day.

Mr. Jose Mundencherry led an engaging English webinar titled "Speak English Better," enriching our students' language skills. We also hosted an Online E-football Competition, drawing 128 enthusiastic participants. It was a great success and we're thrilled with the level of interest and participation. Adding vibrant colors to our month, we organized a lively Holi Celebration, featuring mini-games, dances, songs, and colorful festivities. These events contributed to a vibrant and enriching experience for all involved.

One of the key events for the month was our Bank Audit Seminar, held at the YMCA Hall. We were honored to have Mr. Sreejith Kottarathil, General Manager and Zonal Head of Bank of Baroda, as our Chief Guest. The seminar featured CA Shyam V Mahadevan and CA Sreenath G as Chief Speakers, with the esteemed presence of CA Vivek Krishna Govind and other Managing Committee members of the Ernakulam Branch of SIRC. We achieved a record attendance of over 200 students for our seminar, which was a fantastic turnout. The overwhelming response from the students was truly inspiring. Additionally, we organized an Inter-Branch Indoor Games Competition, involving 6 SICASA branches in Kerala. The competition included Badminton, Chess, and Caroms, attracting students from across the state.

This year, we launched a significant initiative called "Gurukul - Uncover the secrets of successful preparation", offering a revision series for Intermediate and Final Students. Despite our regular revision series, we've given it a fresh identity this year, attracting over 500 students to join our Gurukul WhatsApp group. We are committed to providing uninterrupted revision classes, ensuring our students are well-prepared for their exams.

In the upcoming month, we have a series of revision sessions planned and we encourage everyone to take full advantage of these sessions. Additionally, we have several other exciting events lined up and we invite everyone to participate and make good use of these opportunities.

Thank You!

Bamsil Saman CM

Vice Chairman of Ernakulam Sicasa

Editors' Note



As March comes to a close, the newly elected committee of the Ernakulam branch of SICASA completes a month of initiation. This month has been filled with moments of growth, inspiration, and celebration. From honouring International Women's Day and embracing the vibrant festivities of Holi and approaching the solemn season of Lent, March has been a dynamic and enriching time for us. We extend our gratitude to all the women who inspire us, support us, and lead by example.

As we bid farewell to the month of March, it's time to reflect on the myriad of events and developments that unfolded during this period. Starting with the English webinar on "Speak English Better", the Academic committee also launched the revision series for May 2024 exams - "Gurukul", followed by "FEMMA FIESTA's" "Photo recreation competition, E-football tournament and the inter branch indoor games competition and the most awaited event The Bank Audit Seminar, which was a resounding success, exceeding expectations in terms of attendance, content quality, and participant engagement. We also celebrated Holi on March 26th at the ICAI Bhawan.

Once again, welcome to the new committee! We are excited about the possibilities that lie ahead and look forward to our collective achievements. We are grateful to our readers for your continued support and enthusiasm. As we close out the financial year ending on March 31, 2024, we eagerly anticipate the promising year ahead. We look forward to sharing more highlights and memorable moments with you in the editions to come. To all those facing May 2024 exams, we wish you the very best of luck. You've got this!

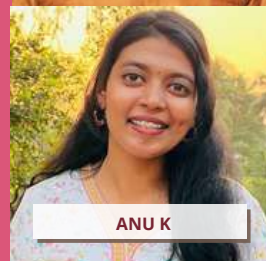
Happy Reading!



ABHIRAMI



AKSHAY ARAVIND



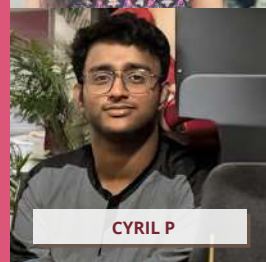
ANU K



ATHIRA SASI



ASWANI S



CYRIL P



SOURAV SAI

Upcoming Events in April 2024



6

CA Appu Gopinath - CA
Final - Indirect tax

12

Session by Justin Sir,
Anusree Agarwal

12

MEHANDI
COMPETITION
DEADLINE

15

Vishukenni 24

17

CA Revathy Raja - CA
Final and Inter Revision

18

AFM - CA Final Session
CA Tarun Jagadeesh

21

"Basketball
Competition"

Risk Management Strategies in the Financial Sector: Lessons from Recent Global Economic Events

ANSH GUPTA
WRO0759850

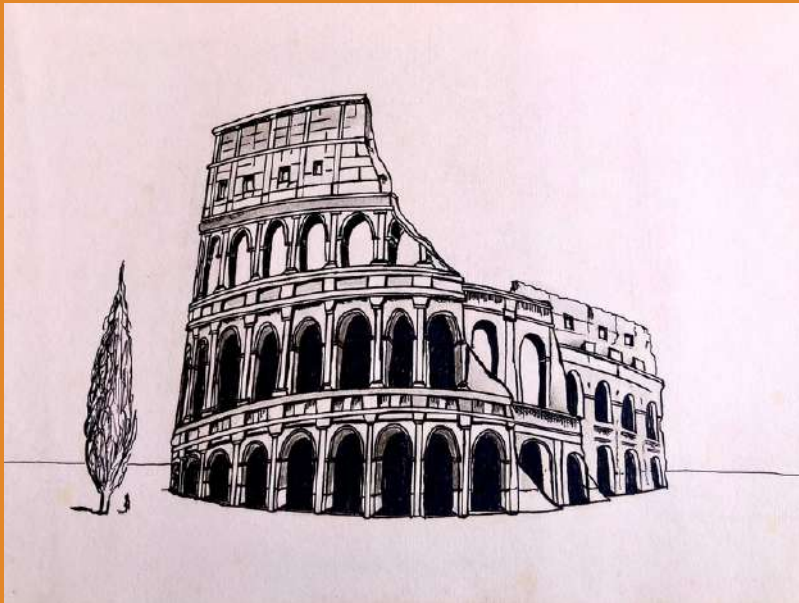
The financial sector has become increasingly crucial, particularly in light of recent global economic events such as the COVID-19 pandemic and banking turmoil. To ensure stability and prevent future crises, it is vital for financial institutions to implement robust risk management strategies. These strategies should be comprehensive, accountable to senior management, and overseen by boards of directors. By having such structures in place, institutions can better identify, assess, and mitigate risks before they escalate into full-blown crises.

One important lesson learned is that the focus on risk management should not be limited to large banks alone. Midsize banks also play a significant role in propagating contagion during crises. Therefore, regulatory oversight and intervention should extend to these institutions as well to ensure financial stability. The failure of midsize banks during the 2008 financial crisis serves as a stark reminder of the importance of risk management across the entire financial sector. Recent global economic events have highlighted instances of regulatory failures and poor risk management practices contributing to financial fragility.

It is imperative for regulatory bodies to strengthen oversight mechanisms and ensure compliance with risk management standards to prevent systemic vulnerabilities. The creation of comprehensive risk management programs within financial institutions is a key step towards achieving this goal. These programs should be regularly audited to identify any weaknesses or loopholes and should incorporate stress testing to assess the resilience of institutions in times of economic turmoil.

Fluctuations in interest rates can significantly impact financial institutions' stability. The recent economic events have emphasized the importance of effectively anticipating and managing interest rate risks as part of overall risk management strategies. Financial institutions should develop robust models to assess the impact of interest rate changes and implement appropriate hedging strategies. By doing so, they can protect themselves from potential losses and maintain stability in challenging economic conditions.

Art works



Nafeesha Aqeela
SRO0748925

Chandana C D
SRO0735039



FUN CORNER

Words run horizontally, vertically, diagonally & even backwards
Find words as fast as possible to win.

A	P	M	N	E	R	I	F	N	O	B	U
X	E	T	A	R	B	E	L	E	C	V	V
Z	H	C	F	A	M	I	L	Y	Z	A	O
T	X	W	I	M	O	U	K	N	I	M	W
P	X	D	A	N	C	E	A	S	U	I	P
Y	J	B	Z	A	B	D	A	U	U	O	J
C	C	I	S	U	M	W	Q	U	W	V	G
O	C	V	D	Y	O	Y	D	D	V	E	Y
L	Q	Q	Y	N	D	N	E	N	G	V	Z
O	N	O	O	M	I	R	O	A	J	O	S
R	N	H	Q	H	D	X	C	V	I	L	A
U	H	W	Q	L	H	O	L	I	D	A	Y

Answers:

Music

Powder

Dance

Celebrate

Family

Love

Color

Bonfire

Holiday

Fun
Quiz

Time

1. What can you keep after giving it to someone?

Answer: Promise

2. What question can you never answer yes to ?

Answer: Are you asleep yet?

3. The more of these take, the more you leave behind. What are they?

Answer: Footsteps

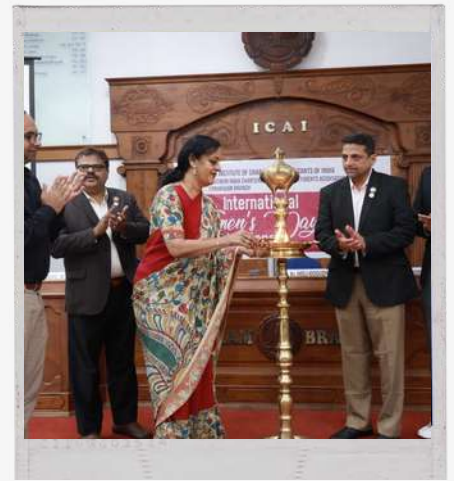
4. What runs all around a backyard but never moves?

Answer: A fence

5. What is cut on a table but is never eaten?

Answer: A deck of card

Scrapbook of March 2024



Scrapbook of March 2024



GOOGLE CLASSROOM

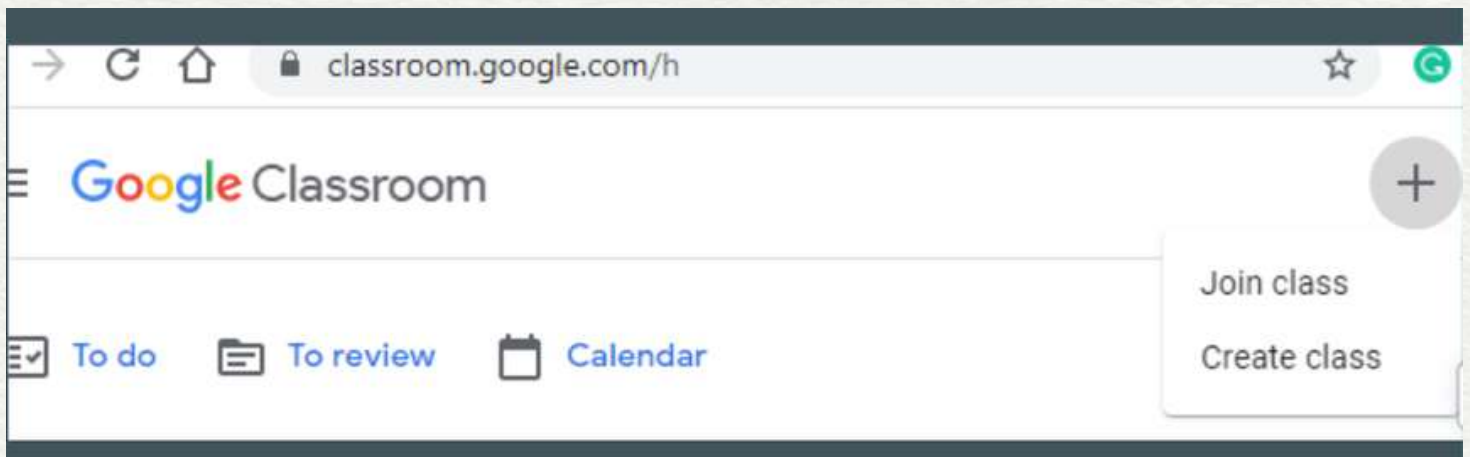
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