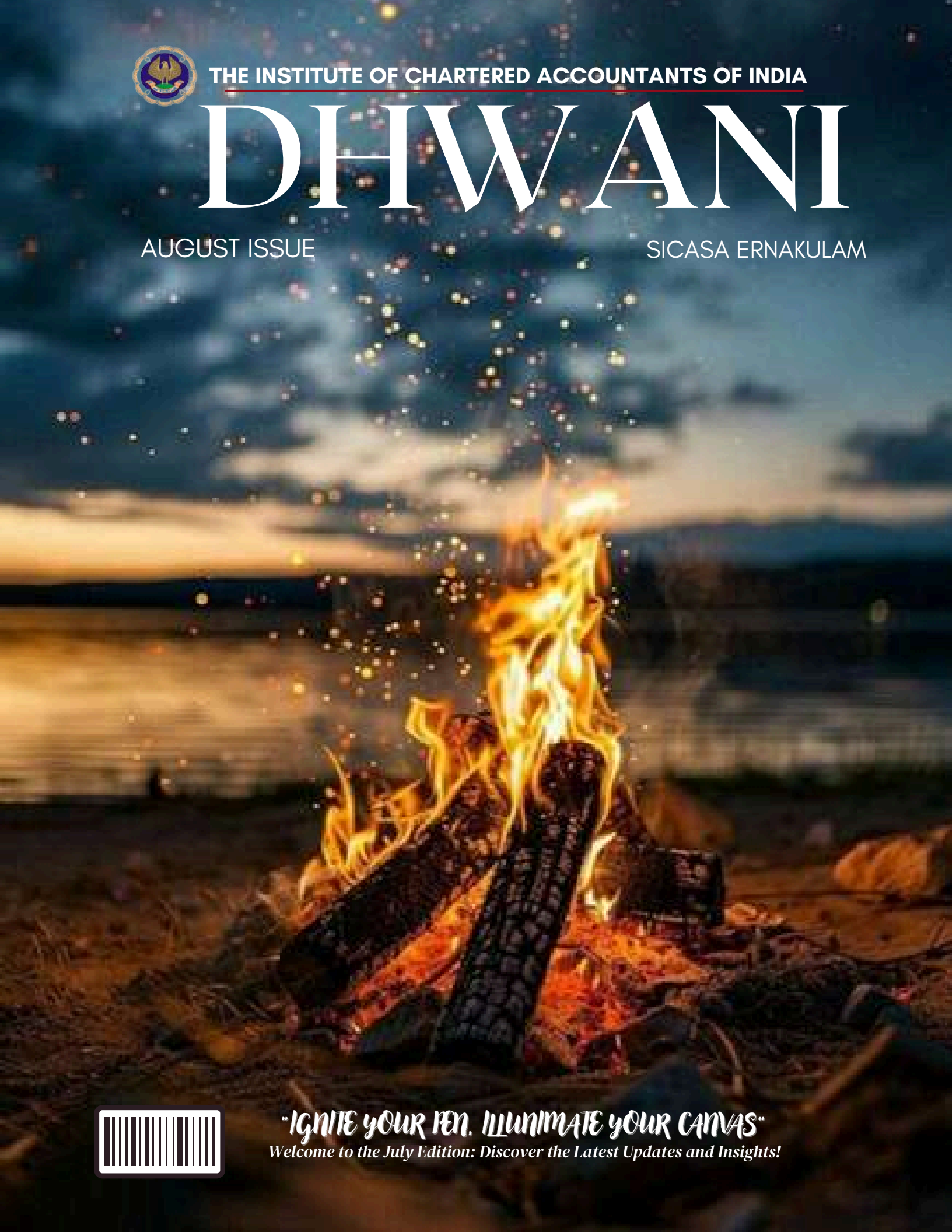

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

DHWANI

AUGUST ISSUE

SICASA ERNAKULAM

"IGNITE YOUR PEN, ILLUMINATE YOUR CANVAS"

Welcome to the July Edition: Discover the Latest Updates and Insights!

QUOTE OF THE MONTH

DHWANI - AUGUST EDITION

"Set your life on fire.
Seek those who fan your flames."

– Rumi

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CHAIRMAN'S MESSAGE

2024 AUGUST SICASA

CA Roopesh Rajagopal

Dear Students,

May this festive season bring you and your family abundant happiness, prosperity, and good health. Let the spirit of unity and love fill your hearts as you celebrate with joy and togetherness. Wishing you a colourful and joyous Onam! It gives me great pleasure to extend warm greetings to all of you as we come together once again through this edition of the SICASA newsletter.

It is through platforms like SICASA that we find opportunities to grow, learn, and contribute to our profession. SICASA has always been at the forefront of fostering professional development, encouraging academic excellence, and promoting a spirit of camaraderie among students. As we navigate the ever-evolving landscape of finance, auditing, and accountancy, it is crucial that we remain adaptable, innovative, and committed to the highest standards of integrity.

We conducted multiple revision sessions for the exams, which were well attended. We also organized a one-day seminar on Company and Tax audits, which received an overwhelming response from students. Our cultural fiesta, Encore, was a tremendous success, with huge participation and action-packed performances by the students. We also had our share of sports events, including a volleyball tournament.

In the past few months, we have witnessed tremendous enthusiasm and participation in various SICASA events, whether workshops, seminars, or social initiatives. Your involvement and dedication are what make SICASA a vibrant and dynamic community. I encourage each one of you to continue this spirit of participation and take full advantage of the learning opportunities SICASA provides.

As we move forward, I would like to emphasize the importance of balancing academic pursuits with practical experience. The synergy between theoretical knowledge and real-world application is what will set us apart in our professional careers. SICASA is here to support you in every step of your journey, providing guidance, resources, and a platform to showcase your talents.

In closing, I wish you all the very best in your studies and future endeavours. Let us continue to strive for excellence, uphold the values of our profession, and contribute positively to society.

Thank you for your continued support and enthusiasm. Together, let us build a future that we can all be proud of.

Warm regards,
CA Roopesh Rajagopal
Chairman, SICASA

DHWANI - 2024

SECRETARY'S REPORT

Sicasa Ernakulam

Betcy Varghese
SRO0748410

Dear Readers,

The month of August has been a time of excitement and fulfillment for SICASA Ernakulam, highlighted by significant achievements, growth, and memorable moments. The dedication and enthusiasm of our valued members and students continue to inspire us all.

Our annual cultural fest, Encore 2024, held on 18th August with the theme "All the World's a Stage," was a resounding success! The event showcased an incredible array of talents, featuring diverse performances that captivated the audience. From mesmerizing dance routines to soulful musical renditions, every act was a testament to the creativity and passion of our participants. The energy, enthusiasm, and artistic brilliance on display truly made Encore 2024 an unforgettable experience.

In addition, we hosted the intra-branch volleyball competition, Impetus 2024, on 4th August. The event was filled with thrilling matches, showcasing the competitive spirit and teamwork of our participants. It was a day of high energy, sportsmanship, and camaraderie, making Impetus 2024 a memorable highlight of our year's activities.

We also organized several revision series in preparation for the September 2024 exams. These sessions were designed to help students solidify their understanding and boost their confidence as they approached the exams. The dedication shown by both the instructors and the students during these series was truly commendable.

On 22nd August, we conducted a seminar on Company Audit and Tax Audit, led by distinguished speakers CA Joyal George and CA Nithin Lal. The session was highly informative and provided valuable insights into the complexities of audits, benefiting all attendees. With around 100 students participating, the seminar was a great success, thanks to the expertise and engaging presentations of our speakers.

Best of luck to all the students appearing for the September 2024 exams! May your hard work and dedication lead to outstanding results.

Wishing a very Happy Onam to all our readers! May this festive season bring you joy, prosperity, and cherished moments with your loved ones.

Betcy Varghese
Secretary
SICASA - Ernakulam

DHWANI

VICE CHAIRMAN'S REPORT

BAMSIL SAMAN
SRO0646873

Hello everyone,
Hope you're all doing well. Doing well doesn't always mean you're on the right path. But, doing well even on the wrong path can add value to your life and become a guiding light for those who follow. Be the torchbearer for your successors and find peace of mind in your journey.

The past month has been tremendous, filled with exciting additions in sports, cultural events, academics, agnd a variety of other enriching experiences. The support and outstanding contributions from every committee member have been crucial in the successful execution of these programs. A warm kudos to all the dedicated performers and those who stood by the side.

We kicked off the month with the Impetus Volleyball Tournament, which saw active and spirited participation from everyone, with competition running on high energy. The seminar on Company and Tax Audit, led by CA Joyal George and CA Nithin Lal respectively, also received enthusiastic participation, with around 140 students attending.

Encore 2024, our cultural fest, was the key highlight of the month. It brought together students from all walks of life to showcase their talents and creativity. The event included solo and group song performances, captivating instrumental music, engaging skits, expressive mime acts, dynamic split and spot dances, vibrant group dances, and energetic cheerleading. In addition, the art expo showcased the artistic talents of our students, adding a visual feast. We also added a fun twist with a Best Dressed competition, where participants showcased their creativity through vibrant and unique outfits. The winners were selected for their outstanding and authentic hippie-inspired attire, adding an extra layer of excitement and color to the event.

We also offered quality revision sessions, led by expert faculty members such as CA Tabish Hassan, CA Revathy Raja, CA Akshay Kumar, and CA Indazar Nazar, among others. The expertise and guidance from these professionals ensured that students received the best possible support during their revision as the exams are very near.

All the best to everyone who is preparing for their exams. May you achieve great success and perform to the best of your abilities!

Happy Reading!

Bamsil Saman C M
Vice Chairman
Ernakulam SICASA

EDITOR'S NOTE

As we reflect on the vibrancy of August, we're excited to highlight a month filled with creativity, celebration, and community spirit. This edition is dedicated to capturing the essence of our recent events, with a special focus on two key themes: the artistic brilliance of Encore 2024 and the significance of India's Independence Day.

Encore 2024, our cultural fest themed "All the world's a stage," was a resounding success. Students showcased their incredible talents through a diverse array of performances, from soulful melodies and dynamic dances to thought-provoking skits and expressive mime acts. The hippie-style dress code added a fun and colorful touch, making the event even more memorable.

We also took pride in celebrating India's Independence Day, a moment to reflect on our nation's journey and the values of freedom and unity that bind us. This day reminded us of the sacrifices made for our independence and inspired us to continue embracing the values of diversity and progress.

In the realm of sports, Impetus, our Volleyball Tournament, highlighted teamwork and competitive spirit, with participants displaying their skills and enthusiasm in a series of exciting matches.

On the academic front, the seminar on Statutory and Tax Audit, led by CA Joyal George and CA Nithin Lal, offered valuable insights into complex audit processes. Additionally, our revision series, conducted in collaboration with Sicasa Kozhikode and Sicasa Thiruvananthapuram, provided crucial support and guidance to students preparing for their exams.

As you read through this edition, let the highlights of August inspire you to embrace creativity, celebrate our heritage, and continue striving for excellence.

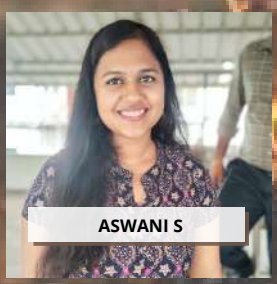
Happy reading!


ABHIRAMI

AKSHAY ARAVIND


ANU KRISHNA


ATHIRA SASI


ASWANI S


CYRIL P


SOURAV SAI

EVENT SCHEDULE

SEPTEMBER UPCOMING EVENTS

Malayala manga - Kerala sreeman competition

Career Counselling

12.08 Joint Seminar Program

18.08 Reel Competition

Online Games

"Ignite your pen ,
illuminate your canvas"

STUDENT ARTICLE

August edition

FORENSIC ACCOUNTING & FRAUD EXAMINATION TECHNIQUES

Article By:
Ayush Gupta
CRO0698848

Auditor is a watchdog, not a bloodhound

As famously said, “Auditor is a watchdog, not a bloodhound.” An auditor is not expected to act as a detective or approach his or her work with undue suspicion or having preconceived notions in mind.

A forensic audit is a report of the transactions entered. It has two sections:

- The first section shows the transactions as they were entered on the clients’ accounts, and
- The second section shows the corresponding reflection of transactions of the counter-party

On the other hand, A forensic audit is an examination and evaluation of a firm's or individual's financial records to derive evidence that can be used in a court of law or legal proceeding.

A due diligence audit is an internally conducted audit of a company that seeks to ensure that the company is ready for sale. It seeks to pre-empt the questions and issues that arise during a typical due diligence process and ensure that the selling company is ready for whatever comes it way during due diligence.

Historical Viewpoint

It is said that, in India, Kautilya is known to have first openly discussed the importance of Forensic Audit long before, through the preaching of checks and balances, audit etc. in his classic disquisition Arthashastra’ (Science of Material Wealth) as means of curbing the famous forty ways of embezzlement, also propounded by him.

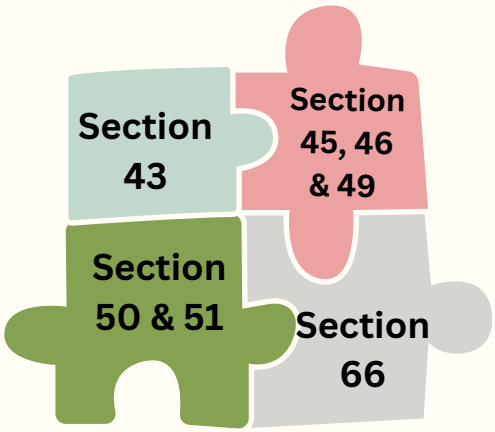
Similarly, Emperor Akbar’s trusted Scholar Birbal too had ingenious tricks up his sleeve to investigate into financial crimes in the state that closely mirrors today’s Forensic Accounting.

Forensic auditing was not formally defined until the 1940s. Originally Frank Wilson is credited with the birth of Forensic Accounting in the 1930s. When Wilson was working as a CPA for the US Internal Revenue Service, he was assigned to investigate the transactions of the infamous gangster Al Capone. Capone was known for his involvement in illegal activities, including violent crimes. However, it was Capone’s Federal Income Tax fraud that was discovered by Forensic Accountants.

Wilson's diligent analysis of the financial records of Al Capone indicted him for Federal Income tax evasion. Capone owed the government $215,080.48 from illegal gambling profits and was guilty of tax evasion for which he was sentenced to 10 years in Federal Prison. This case established the significance of Forensic auditing.

Key provisions of IBC subject to Forensic Audit

Wilson's diligent analysis of the financial records of Al Capone indicted him for Federal Income tax evasion. Capone owed the government $215,080.48 from illegal gambling profits and was guilty of tax evasion for which he was sentenced to 10 years in Federal Prison. This case established the significance of Forensic auditing.



Section 43 Preferential Transactions

- It involves analysis of trasactions other than in ordinary cource of business for the relevant period that is 2 & 1 years prior to the Insolvency Commencement Date in case of a related and unrelated party respectively.
- Transfer of property or interest by the corporate debtor for the benefit of a party which is a creditor / surety / guarantor.
- Transfer is made on account of the existing debt (financial or operational or other liabilities).
- Transfer puts the creditor in a beneficial position than it would have been at the time of distribution of assets during liquidation under section 53 of IBC.

Section 45, 46 & 49 Undervalued Transactions

- It involves analysing the undervalued transactions with intent to fraud that can be declared void by authority for protecting the interest of victims.
- Following will not be impacted: • Asset not acquired from the corporate debtor. • Transaction conducted in good faith and for a value. • Person did not have any knowledge of the circumstance.
- Such transaction has not taken place in ordinary course of business.
- Transaction to be regarded as undervalued transaction if it is Gift or Transfer of assets at a value significantly less than the value provided by corporate debtor.

Section 50 & 51 Extortionate Transactions

- It involves anlysis of exorbitant payments to be made by corporate debtor.
- Authority may pass orders avoiding/reversing the said transactions, Modify terms of the transaction, Repayment of any amount received and Relinquish security interest created in favour of liquidator/RP.
- It excludes debt extended by a financial services provider in compliance with any law for the time being in force.

Section 66 Fradulent & Wrongful trading

- If the intent of conducting the business is defraud the creditors of the corporate debtor or other fraudulent purposes.
- Orders by the Authority Adjudicating Authority may require 'any person', who knowingly was a party to make contributions to the assets of the corporate debtor.
- Directors/partners who knew that the corporate debtor would undergo corporate insolvency resolution process and didn't exercised diligence to minimize potential losses of creditors.
- No reference of Lookback period The 2 years/1 year lookback period is not mentioned in this case.

Techniques and Tools

Conducting Detailed Interviews

- It is an essential technique that can transform an unwilling person into a source of valuable information.
- It helps in fully understanding all the facts.
- Discussions should take every detail into account and look at the greater picture to figure out the magnitude of the illegal activity and the culprit responsible.

Gathering Information from Trustworthy Sources

- Information provided by a confidential and trustworthy source can be precious to any case.
- When a piece of information is gained from a confidential source or a confidential informant, all the necessary precautions should be taken to hide the identity of the so-called cause.

Analyzing Evidence Gathered

- Proper analysis of the obtained evidence can point to the guilty party and assist in understanding the extent of the fraud committed in the business.cause.

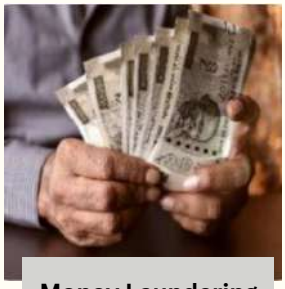
Conducting Surveillance

- This can be done physically or electronically and is one of the conventional measures to uncover any fraud. It can be done by monitoring and tracking all the official emails and messages.

Going Undercover

- This is an extreme measure and should be used only as a last resort.
- Even a small mistake while being undercover can signal the offender that something is wrong, and the person might vanish.

Future of Forensic Audit



Money Laundering

- **Over-the-Counter (OTC) broker**
- **Gambling platforms**
- **Mixers**
- **Non-compliant exchange.**

Crypto Jacking

- **Unauthorized use of people's devices**
- **Mine cryptocurrencies against user's will**
- **To save on huge mining hardware costs & large O/H.**

Ponzi Scheme

- **Crypto investment ads offering lucrative returns**
- **Perfect cover for a bogus scheme.**
- **New investors required to pay artificial return to old investors.**

Pump and Dump

- **Group of traders**
- **Spreads misleading or false information**
- **Inflate the price of an asset**
- **Sell of their share at higher prices.**

Money Laundering

- Basically, money laundering with cryptocurrencies can use three processes:
- Placement: This is where an amount of money generated through a criminal activity enters the financial system, via the exchange of cryptocurrencies.
- Stratification: Cybercriminals use seemingly legitimate business addresses to forward assets to an anonymous address.
- Integration: The money enters the economy as a legal asset.

Ponzi Scheme

- A Ponzi scheme (or a "Ponzi scam") is an investment scam in which early investors are paid returns from funds contributed by later investors, although it has taken on a broader definition in recent years. A Ponzi scheme often conducts no actual business while the orchestrator pockets a cut of the money.

Ponzi Scheme

- Cryptocurrency pump and dump schemes represent a situation where an individual or group of persons plans to make a profit by pumping an asset into the market. The term "pumping" is used to indicate the purchasing of large quantities of coins to push the demand and price of respective coin up.

Crypto Jacking

- Cryptojacking is also referred to as malicious cryptomining, and it is a threat that embeds itself within a computer or mobile device and then uses its resources to mine cryptocurrency.
- Cryptojacking essentially gives the attacker free money—at the expense of your device and the overall health of your network. When a hacker cryptojacks a device, they are capitalizing on the device's computing ability to solve complicated math problems. The reward for solving these problems is cryptocurrency, which can be traded in an exchange for other cryptocurrency or traditional money, often referre to as fiat currency.

Approach to Forensic Accounting

Identify line items in financial statements for high-value transactions / closing balances

Thorough review / scrutiny of ledgers accounts using analytical techniques

Analyse transactions with related parties and identify undisclosed related parties

Review of supporting backup papers such as KYC, invoices, agreements, purchase orders, logistics and credit related documentation etc. on sample basis.

Examine the banking transactions – to follow the trail for inflow and outflow of funds

Identify and review transactionsundertaken not in ordinary course of business

Perform comparative study of the valuations of the transactions to identify the variances in value

Understand sequence of events / timelines and compare transactions of similar nature entered with related v/s unrelated parties

Data to be Analysed

 Familiarity/Ownership	 Location	 Data Type of discovery	 Volume	 Preservation Requirements
It is important for senior management to understand the data owners who are fluent at and acquainted with various data systems which are part of their organization's structure	Knowing where the data is stored is as critical as knowing the sensitive nature of different data sets themselves. Data maps help in understanding the landscape of a firm's digital storage infrastructure.	Regulatory requirements don't permit cracking passwords to documents or personal email accounts that may be identified as part of the review. Open documents can be reviewed.	The amount of data that a firm holds must be in line with the understanding of the senior management as well as aligned with the applicable regulatory requirements.	Regulatory requirements on retention and preservation schedules of data sets are significant to the firm in times of litigation, and for geographical and jurisdictional privacy compliance.

Dimensions for defining analytics driven fraud investigation:




Mature Analytics	Integrated Data Marts	Risk Scoring Entity	Advance Analytics
Including tools employeed, frequency of analysis and whether it is conducted in silos or enterprise manner.	Including structured and instructured data for risk modelling.	Transactions don't commit frauds employees, vendors, customers and others do..	Including advance analytics such as machine learning, cognitive computing can enable finding associated bad actors.

Tools used in Forensic Audit

Various tools and techniques are used in forensic audits to gather, analyze, and present evidence.
Here are some commonly used tools in forensic audits:

Computer Forensic Tools

These tools are used to collect and analyze digital evidence from computers, servers, and other electronic devices. They help in recovering deleted files, examining email communications, analyzing internet browsing history, and detecting any unauthorized access or tampering.

Data Analysis Software

Specialized software tools are used to analyze large volumes of financial data quickly and efficiently. These tools can identify patterns, trends, and anomalies in financial transactions, which can help in detecting fraudulent activities.

Electronic Discovery Tools

These tools are used to search, collect, and analyze electronic documents, including emails, text messages, and other digital files. They assist in identifying relevant information and building a case by preserving and presenting electronic evidence.

Data Visualization Tools

Data visualization tools help in presenting complex financial data in a visual format, such as charts, graphs, and interactive dashboards. These tools make it easier to identify patterns, relationships, and trends, enabling auditors to communicate their findings effectively.

Forensic Accounting Software

Specialized accounting software designed for forensic audits can help in analyzing financial records, tracing funds, and identifying irregularities. These tools often include features like transaction reconstruction, cash flow analysis, and fund tracking.

Statistical Analysis Software

Statistical software packages are used to perform data analysis and apply statistical techniques to identify patterns or anomalies in financial data. These tools can help in identifying outliers, conducting trend analysis, and assessing the probability of fraudulent activities.

Document Examination Tools

These tools include equipment and techniques used to examine physical documents for signs of forgery, alterations, or counterfeit. They may include magnifiers, ultraviolet lights, ink analysis tools, and handwriting analysis techniques.

Interview and Interrogation Techniques

While not strictly tools, interview and interrogation techniques are essential in conducting forensic audits. Skilled interviewers use various strategies and questioning techniques together information, elicit admissions, or uncover inconsistencies in statements.

It's worth noting that the specific tools used in a forensic audit can vary depending on the nature of the case, available resources, and the expertise of the forensic auditor. Additionally, technological advancements and new tools may emerge over time to enhance the capabilities of forensic auditors.

How to be a Forensic Auditor?

The uniqueness of Forensic Auditor's findings depends on his knowledge, skills, and experience. A forensic accountant must be aware of the implications of combining knowledge and skills in the examination, analysis, interpretation, reporting, and testimonial support of proof.

Forensic Accountants recently came into focus due to a rapid growth in fraud and white-collar crimes. In Indian Corporate Reporting, there is a vast prerequisite for honesty, fairness and accountability. The Indian Institute of Chartered Accountants (ICAI) started a course on forensic accounting for only its members. It is "Certificate Course for Forensic Accounting and Fraud Detection using IT and CAATs." Today, very few academic institutions offer courses on forensics.

In this area, Indian universities are lagging behind compared to other foreign universities. Certified course in Bank Forensic Accounting (CBFA), Certified Forensic Accounting Professional (CFAP), some leading organizations such as India forensic (Pune, Maharashtra) have launched above certificate course. Institute of chartered financial analyst of India (ICFAI) has initiated a postgraduate diploma in forensic accounting.

Although this is embryonic stage in most Indian universities, many universities and colleges are offering "Forensic Science" courses. Against the background of rising levels of fraud and economic irregularities, forensic accountants ' futures are expected to increase markedly in the near future.

The New Charm

Due to rising levels of fraud and economic irregularities, the future of forensics is expected to increase remarkably in the near future.

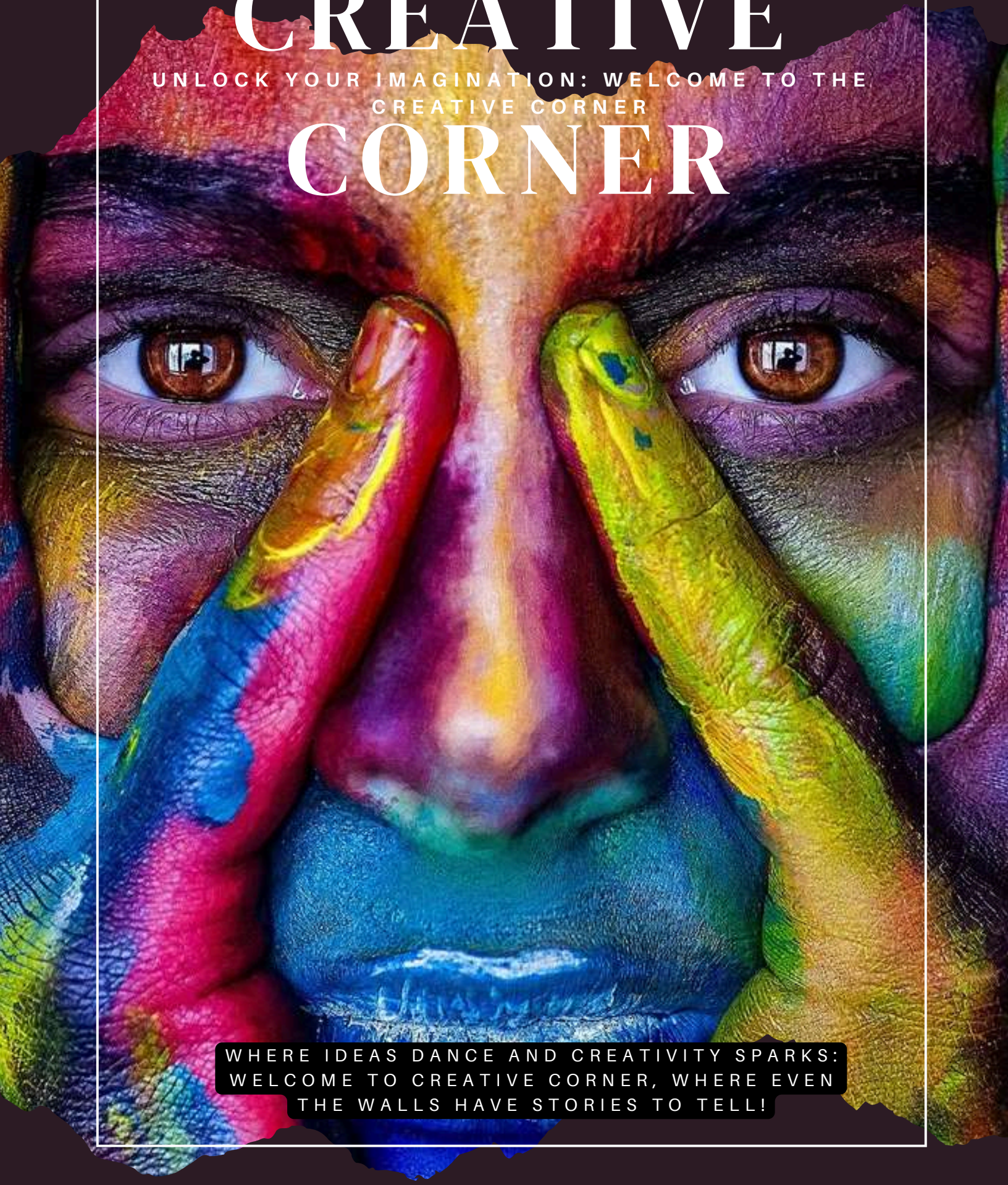
This will help both the corporate and government sectors to keep a crime check.

Traditional audit and forensic audit both have their own charm but forensics is getting towards a more prosperous way. Future in the field of forensics is bright and the field is growing with high pace.

Forensic auditing should not become the subject of a selected few specializations and expertise. At the undergraduate as well as at the postgraduate level across the country, it should be made part of the curriculum. This will help both the corporate and government to initially keep a crime check. At the same time, required legislative amendments should be made to determine the importance of forensic accounting in general and forensic accountants in particular.

CREATIVE CORNER

UNLOCK YOUR IMAGINATION: WELCOME TO THE CREATIVE CORNER



WHERE IDEAS DANCE AND CREATIVITY SPARKS: WELCOME TO CREATIVE CORNER, WHERE EVEN THE WALLS HAVE STORIES TO TELL!

Art Works

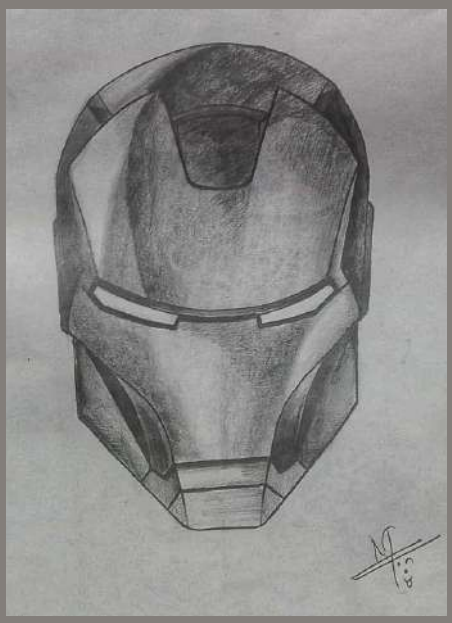
Tania Tresa Jose
MRN259024

Vaidehi
SRO0741495

Art Works

Sruthy S Prabhu
MRN258408

Art Works



Meghna Vishwadhar
SR00736456

Nilin Sreekumar
MRN268901

WINNERS

MAY THE WINNING STREAK CONTINUE! CONGRATS TO ALL THE WINNERS! 🏅

OF AUGUST

"CHEERS TO THE TRIUMPHANT SOULS OF AUGUST !🏆
#AUGUST WINNERS"

BY WANJOKE EDITH

VOLLEYBALL TOURNAMENT

SPARTANS
WINNERS - MEN

Aiswarya K Das
Best Player (Women's)

JRS
WINNERS - WOMEN

RAMCA
RUNNERS UP - MEN

Kannan
Best Player (Mens)

KJAC
RUNNERS UP - WOMEN

"Fueling the journey forward, impetus ignites the flame of progress."

IMPETUS

August 2024 Sicasa Ernakulam

ONLINE COMPETITIONS

Doodle Art Competition

Winner

Alex George Vijo
SRO0827467

Runner Up

Manaal Abdul Munir
SRO0735048

Online Solo Song Competition

Winner

Pranav Krishnan
SRO0746895

Runner Up

Vaishnavi Sreekumar
SRO 0748080

August 2024 Sicasa Ernakulam

Standout talents of August 2024 - Top performers

ENCORE 2024

"All the World's a Stage"

Celebrating Art & Culture

Let's ignite creativity and inspire positive change!

SOLO SONG COMPETITION WINNERS

VISHNU
SRO0739721
WINNER

VAISHNAVI SREEKUMAR
SRO0748080
RUNNER UP

INSTRUMENTAL MUSIC COMPETITION WINNERS

NON PERCUSSION

RONALD GEORGE
SRO0789101
WINNER

PERCUSSION

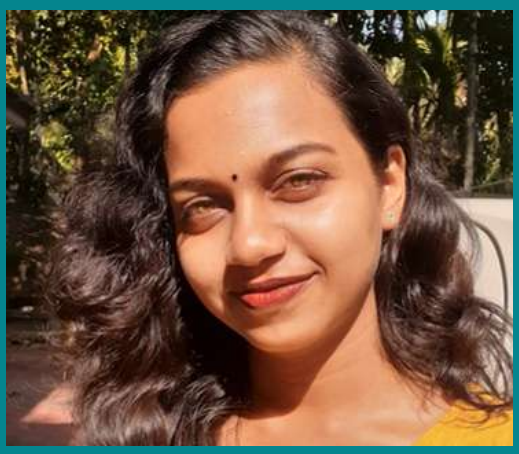
NARAYANAN K
SRO0677282
WINNER

SPLIT DANCE COMPETITIPN WINNERS

SPLIT DANCE

KEVIN KURIAKOSE
SRO0734332
WINNER

SPLIT DANCE



CHANDANA C D
SRO0735039
WINNER

GROUP SONG COMPETITION WINNERS

EGC
Team : Elias George & Co
WINNER

Wedding crashers
RUNNER UP

SKIT - COMPETITION WINNERS

JVR
Team - JVR & Associates
WINNER

EGC
Team : Elias George & Co
RUNNER UP

MIME COMPETITION WINNERS

EGC
Team : Elias George & Co
WINNER

BNC - EKM
Team : Balan & Co , Ernakulam
RUNNER UP

GROUP DANCE COMPETITION WINNERS

EGC

Team : Elias George & Co

WINNER

KJAC

Team : KJ Antony & Co

RUNNER UP

BEST DRESSED WINNERS

Best Dressed Female

CERIN SARA BABU

SRO0686812

WINNER

Best Dressed Male

PAUL SHAJAN

SRO0779497

WINNER

CHEERLEADING WINNERS

JVR

JVR

Team : JVR & Associates

SPOT DANCE COMPETITION WINNERS

VAISHNAVI V S
SRO0737336
WINNER

DEVIKA P R
SRO0816399
RUNNER UP

ART EXPO WINNERS

VIDHYA V
SRO0552373
WINNER

AISHWARYA P R
SRO0779623
RUNNER UP

OVERALL CHAMPIONS

FUN

MIND GAMES CENTRAL: TEST YOUR WITS IN THE QUIZ & CROSSWORD CORNER!

CORNER

PUZZLE PARADISE: YOUR DESTINATION FOR QUIZZES, CROSSWORDS, AND MORE!

CHALLENGE ACCEPTED: ENTER THE QUIZ & CROSSWORD ZONE!

DHWANI AUGUST EDITION

Mind Benders

Solve Your Way to Fun!

1	2	3	4	5	6	7	8	9	10
A	C	R	O	S	S	W	O	R	D
B	E	T	O	R	A	C	E	A	R
C	L	I	M	B	L	E	S	C	E
D	O	S	E	A	N	D	O	E	E
E	S	C	A	N	D	I	N	A	T
F	T	R	A	I	N	L	I	G	T
G	O	P	E	N	S	E	A	S	T
H	I	C	E	C	R	O	S	S	S
I	A	C	E	F	L	Y	E	D	A
J	N	O	T	E	A	R	C	O	M

CLUES:

ACROSS:

1. A PUZZLE INVOLVING FILLING IN WORDS (9)
2. HIGHEST POINT ON A MOUNTAIN (4)
3. TO ASCEND (5)
4. A MOVING VEHICLE ON TRACKS (5)
5. OPEN SPACES WITH NO COVER (5)
6. NECESSARY FOR A JOURNEY BY TRAIN (5)

DOWN:

1. TO UNDERSTAND OR DECIPHER (7)
2. A MACHINE FOR MOVING ON TRACKS (5)
3. A BRIGHT LIGHT SOURCE (3)
4. A CARD GAME INVOLVING POINTS (4)
5. TO BEGIN OR INITIATE (5)
6. A FRUIT OR A KIND OF APPLE (4)

ANSWERS:

ACROSS:
1. CROSSWORD
2. PEAK
3. CLIMB
4. TRAIN
5. OPEN
6. TICKET

DOWN:
1. DECODE
2. LOCOMOTIVE
3. LED
4. RUMMY
5. START
6. GRAPE

Brain Teasers Galore

Dive into Our Fun Quiz!

1. WHAT IS THE CAPITAL OF ESTONIA?
ANS : TALINN

2. WHAT IS THE TYPE OF GOVERNMENT OF DENMARK?
ANS : CONSTITUTIONAL DEMOCRACY

3. WHERE IS THE OFFICIAL HOME OF SANTA CLAUS?
ANS : FINLAND

4. THE LARGEST DAM IN THE WORLD IS LOCATED IN
ANS : SOUTH AMERICA

5. WHAT IS THE LARGEST COUNTRY IN THE WORLD IN TERMS OF LAND AREA?
ANS : RUSSIA

6 .THE COUNTRY OF SINGAPORE IS MADE UP OF HOW MANY ISLANDS?
ANS : 64

7 .WHICH IS THE ONLY COUNTRY IN THE WORLD TO HAVE A SQUARE FLAG?
ANS : SWITZERLAND

8. WHAT IS THE LARGEST CITY IN THE USA IN TERMS OF AREA?
ANS : JUNEAU

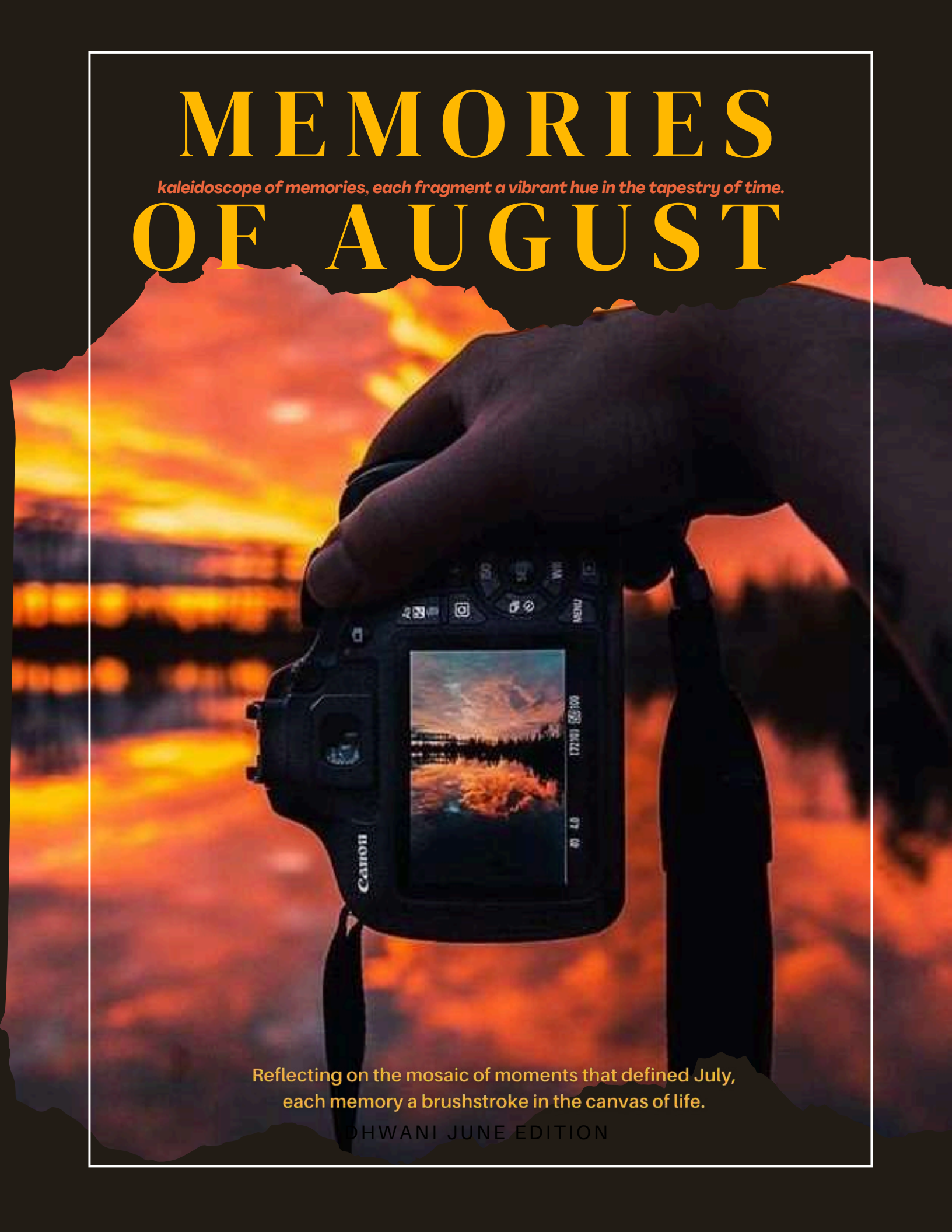
9. WHAT IS THE SMALLEST COUNTRY IN THE WORLD?
ANS : VATICAN CITY

10. WHERE WOULD YOU FIND THE ITAIPU DAM ?
ANS : PANAMA RIVER , SOUTH AMERICA

28 SICASA 2024

MEMORIES OF AUGUST

kaleidoscope of memories, each fragment a vibrant hue in the tapestry of time.



Reflecting on the mosaic of moments that defined July,
each memory a brushstroke in the canvas of life.

DHWANI JUNE EDITION


ERNAKULAM BRANCH
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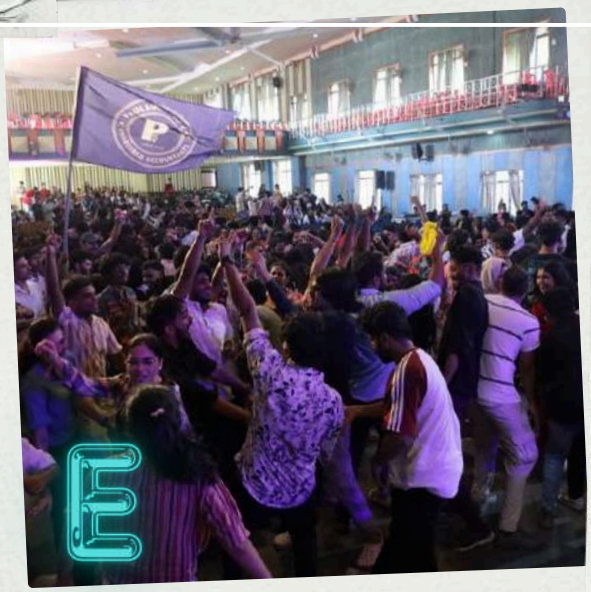

-FIN-

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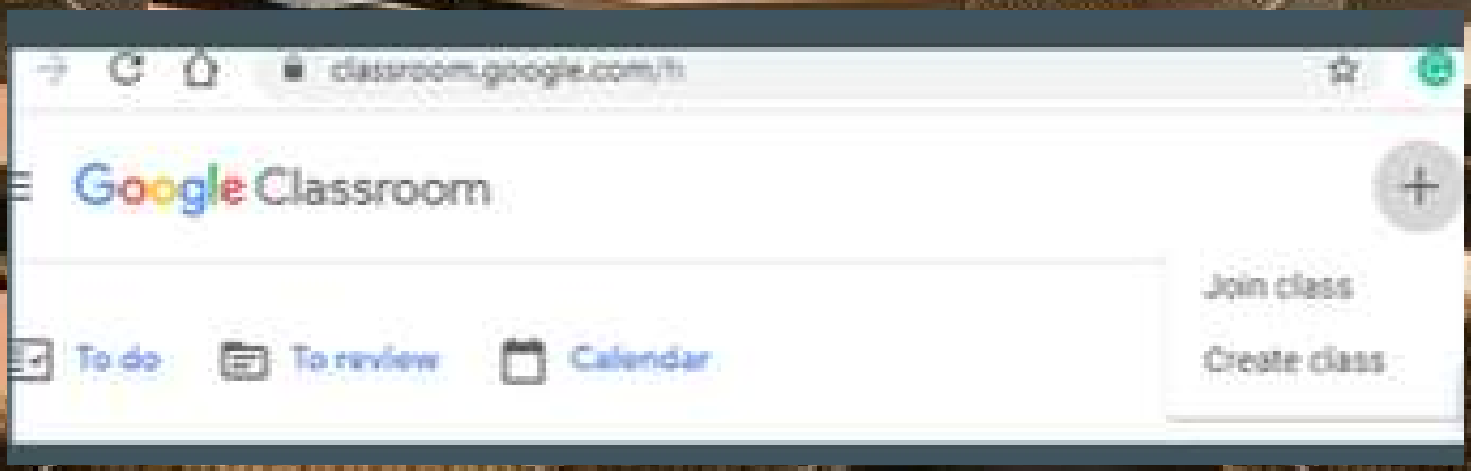

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