



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

JUNE ISSUE

DHWANI

SICASA ERNAKULAM

JUNE
IMPETUS

MEGA
CA CONFERENCE
2024
EKATVA
"UNIFYING VISIONS,
EMPOWERING FUTURE"

"IGNITE YOUR PEN, ILLUMINATE YOUR CANVAS"



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

QUOTE OF THE MONTH

A hand holding a stem with a white rose and green leaves against a blue background. The rose is in full bloom, and the leaves are vibrant green. The hand is positioned at the bottom left, holding the stem which extends upwards and to the right.

DHWANI - JUNE EDITION

**“There are two seasons
when the leaves are in their
glory, their green and
perfect youth in June and
their ripe old age.”**

-Henry David Thoreau.

The Sun Shine Makers of 2024-2025



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



Achsa Mathew
Treasurer



Sakshi Santhosh Jadhav
Academics Coordinator



Mathew Dileep
CSR Coordinator



Bharath Srikumar
Cultural Coordinator



Abhirami Sudhakaran k
Editorial Coordinator



Sreyas K M
Sports Coordinator



Aanchal Shajan
Sports Coordinator



Mohammad Uwais
PR & IT Coordinator



Anjana Sreekumar
Student Coordinator



Jithin George
Student Coordinator

Table of **CONTENTS**

01 **CHAIRMAN'S MESSAGE**

02 **SECRETARY'S REPORT**

03 **VICE CHAIRMAN REPORT**

04 **EDITOR'S NOTE**

05 **THEME OF THE MONTH**

06 **UPCOMING EVENTS**

07 **STUDENT ARTICLES**

10 **CREATIVE CORNER**

13 **WINNER LIST**

16 **FUN CORNER**

19 **MEMORIES OF JUNE**

24 **GOOGLE CLASSROOM**



CHAIRMAN'S MESSAGE

2024

JUNE

SICASA



CA Roopesh Rajagopal

Dear Students,

I am delighted to extend a warm welcome to you all as we unveil this latest edition of the SICASA newsletter. This platform serves as a testament to our collective efforts, highlighting the dynamic and ever-evolving journey of our student community within the CA fraternity.

In recent months, we have witnessed remarkable achievements and milestones reached by our students. Their dedication, resilience, and unwavering commitment to excellence continue to inspire us all. It is with immense pride that we celebrate these accomplishments, as they exemplify the true spirit of SICASA.

I am thrilled to share the resounding success of the recently concluded Mega Conference of CA students aptly named as EKATVA, a landmark event that brought together the brightest minds in our student community with more than 750 registrations. The conference, held on June 28th & 29th at Kerala Fine Arts Society Hall, was inaugurated by Sri Shyam Srinivasan, one of the most respected banking leaders. The event was a testament to the collaborative spirit and intellectual vigor that define SICASA. Valedictory was glittered with the presence of celebrity guest from film industry Sri Ratheesh Vega, a renowned music director, singer, and composer.

From the outset, the conference was a vibrant hub of ideas, knowledge sharing, and networking with packed halls for each session. The diverse range of topics covered, from emerging trends in accounting and finance to personal development and leadership, provided attendees with a comprehensive understanding of the current and future landscape of our profession. Esteemed speakers, industry experts, and seasoned professionals graced the event, offering invaluable insights and inspiring our students to aim higher and achieve more.

The interactive sessions and workshops were particularly well-received, fostering an environment of active learning and engagement. Students had the opportunity to delve into complex subjects, ask pertinent questions, and gain practical knowledge that will undoubtedly enhance their academic and professional journeys. The enthusiasm and curiosity displayed by our attendees were truly commendable. One of the highlights of the conference was the networking opportunities it provided. Students, professionals, and educators came together to exchange ideas, share experiences, and build connections that will pave the way for future collaborations and opportunities. The sense of community and mutual support was palpable, reinforcing the strength and unity of the SICASA family.

I would like to extend my heartfelt gratitude to everyone who contributed to making this conference a grand success. Our speakers and panelists, who generously shared their time and expertise; our dedicated organizing committee, whose meticulous planning and hard work ensured a seamless event; and of course, our enthusiastic participants, whose active involvement and positive energy made the conference truly memorable.

As we reflect on the success of this event, let us carry forward the momentum and continue to strive for excellence in all our endeavors. The SICASA Conference has set a high standard, and I am confident that with our collective efforts, we will continue to achieve great things.

Environment Day saw a mini marathon and tree planting at Vyasa Vidyalyaya, Kakkanad. Our students excelled in the National Talent Search Quiz and Elocution competitions. The "Impetus" sports event, featuring chess, carroms, and badminton, showcased remarkable talent and sportsmanship. Well done to all participants!

Thank you once again for your unwavering support and participation. Let us look forward to more such enriching experiences in the future. In closing, I extend my heartfelt gratitude to the editorial team for their relentless efforts in bringing this newsletter to fruition. Your hard work and dedication are truly commendable.

Thank you for your continued support and engagement. Let us strive to make SICASA a beacon of excellence and a source of inspiration for all.

Warm regards,
CA Roopesh Rajagopal
Chairman SICASA

DHWANI - 2024

SECRETARY'S REPORT

Sicasa Ernakulam

**Betsy Varghese**

SRO0748410

Dear Students,

As we embark on yet another exciting month, I wanted to take a moment to share some highlights from past events and inform you about the upcoming activities. June was truly packed with different endeavours.

We started the month with a Quiz and Elocution Competition in accordance with the National Talent Search 2024, which we garnered a substantial number of participants.

In the realm of sports, we conducted our Mini Impetus- Chess & Carroms tournament, as well as the Impetus- Badminton Tournament. Both events had significant participation and were a huge success.

In accordance with World Environment Day on June 5, 2024, a Mini Marathon was conducted at Jawaharlal Nehru Stadium at 6:30 AM, with refreshments provided. We also organized a tree plantation event at Vyasa Vidyalaya, Kakkanad at 8:30 AM.

SICASA Ernakulam, in collaboration with CASK Orators, presented a seminar on Confident Communication by Adv. Hariraj M R at ICAI Bhawan Ernakulam on June 18, 2024, at 6:00 PM.

International Yoga Day was celebrated at the Branch in collaboration with the Isha Foundation, focusing on the theme "Yoga for Women Empowerment."

We are proud to announce that one of our major events, the CA Student's Mega Conference – "EKATVA: Unifying Vision Empowering Futures," was held on June 28th and 29th at Fine Arts Hall, Kochi. With nearly 750 registrations, the event proceeded smoothly. Special thanks to all the members and students for their tremendous support. Speakers from various states joined our event, and the paper presenters also came from different regions of our country. The event featured motivational sessions, panel discussions, and a fireside session with our Chief Guest, Shri. Syam Srinivasan. The highlight of the two-day event was Anekah, the cultural segment, where our students showcased their talents.

We are committed to creating even more opportunities for our students. Stay tuned with us, and best of luck with your upcoming results.

Thank you all!

Betsy Varghese
Secretary
SICASA - Ernakulam

DHWANI

VICE CHAIRMAN'S REPORT



BAMSIL SAMAN
SRO0646873

Hello my dear fellows,

It's been a month of ups, downs, comebacks, confidence, energy, and enthusiasm. Through it all, we've faced challenges head-on and celebrated our victories together. Our journey has been marked by sleepless nights, remarkable achievements and learning experiences. Every setback has been met with a comeback, and every challenge has strengthened our resolve.

We successfully hosted the CA Students Mega Conference, EKATVA: Unifying Visions, Empowering Futures, on the 28th and 29th of June at the Kerala Fine Arts Society Hall, Ernakulam, with the coordination and commitment of our team members.

The conference was a resounding success, with nearly 750 students in attendance, making it one of the most well-attended conferences in our history. It provided immense value through a diverse range of activities, including technical sessions, motivational sessions, special sessions, panel discussions, and a showstopper cultural event at the end of the second day. We were honored to have Mr. Shyam Srinivasan, MD and CEO of Federal Bank, as our Chief Guest. CA Sripriya K, Central Council Member of ICAI, served as our Conference Director, and CA Namratha Nayak represented the Board of Studies of ICAI.

We also conducted Quiz and Elocution Competitions as part of the National Talent Search 2024, which saw ample student participation. For Environment Day, we organized a sapling planting event with students of Vyasa Vidyalaya, Kakkanadu, and a Mini Marathon with over 100 participants, flagged off by CA Sripriya ma'am, CCM of ICAI. Moreover, Mini Impetus, which comprised Chess and Carroms games, was also well accepted by the students, adding another layer of engagement and fun.

We celebrated Yoga Day with the Ernakulam branch of SIRC by conducting a rejuvenating yoga session, promoting wellness among the generation. Impetus 2024, our indoor badminton tournament, was another highlight of the month, receiving enthusiastic participation from our students. Additionally, we hosted a communicative English session titled "Confident Communication" featuring Adv. Hariraj M. R., DTM, with CASK Orators. This session aimed to enhance our communication skills and was well-received by all attendees. Throughout the month, we organized various online competitions, including poster design on World Day against child labour, a photo competition for Father's Day, and mehendi design for Eid. These competitions provided creative outlets for our students and fostered a spirit of participation in them.

The energy and enthusiasm each of you brings to our initiatives have been truly inspiring, fueling our collective success. Here's to many more months of growth and achievement. Keep pushing forward, stay motivated, and let's continue to support SICASA Ernakulam on this journey. As we move ahead, let's keep this momentum going and strive for even greater heights. Together, we can overcome any obstacle and achieve our goals.

Thank you!
Bamsil Saman C M
Vice Chairman
Ernakulam SICASA

EDITOR'S NOTE

Dear Readers,

Welcome to the June edition of our newsletter! This past month has been truly eventful, filled with activities and celebrations that brought our community closer together.

On June 5th, we celebrated Environment Day with a tree plantation drive and a mini marathon. It was inspiring to see so many of you come out to support our efforts in making the planet greener and promoting a healthy lifestyle.

For Music Day, I shared a special playlist that many of you enjoyed. It was wonderful to see how music brought joy and connection to our community.

Labour Day was marked by a creative poster-making activity. The posters created were a testament to the hard work and dedication of laborers, showcasing your artistic talents and appreciation.

The highlight of the month was Ekatva: CA Students Mega Conference. This main event was a grand success, bringing together students for a day of learning, networking, and inspiration.

We celebrated Yoga Day at ICAI Bhavan, where participants of all levels joined in to practice yoga and enhance their physical and mental well-being. The event was a great success, promoting the benefits of this ancient practice.

On Blood Donor Day, we hosted a blood donation camp. Your generous contributions have made a significant impact, helping to save lives and support those in need.

In honor of Father's Day, we held a "Me and My Father" photo competition. The entries were heartwarming and beautifully captured the special bond between fathers and their children.

We also organized a series of competitions, including basketball, carroms, and chess. These events provided a platform for showcasing your skills and enjoying some friendly competition.

Lastly, our quiz and elocution competitions were a hit, with participants demonstrating impressive knowledge and oratory skills.

Thank you for making June a memorable month. Your enthusiasm and participation are what make our community so special. We look forward to more exciting events in the coming months!

Warm regards,

PLAYLIST PICKS OF THE EDITOR'S :

On this special page dedicated to World Music Day, we're excited to share our 'Editor's Playlist Picks'—songs that inspire us and resonate with the theme of this newsletter. Here are our selections:

Abhirami Sudhakar
"Perfect"
-Ed Sheeran

Anu Krishna MA
"find You"
-Pincapple Express

Aswani S
"Kun Banaa Kun"
-A.R.Rahman
Javed Ali.....

Athira Sasi
"Maghatthullikal"
Benny-Ignatius, M. A. Sreekumar R

Akshay Arvind
"Behete Hain Sa Tha Wohi"
-Shantanu Mishra, Shanan

Cyril Paulson
"Vaazha En Vaazhuvai Vaazhuvai"

Sourav Sai
"Mitwa"
-Shankar-Ehsaan-Loy, Shanan, Mahadevan...



World Environment Day

5TH JUNE 2024



World Father's Day

Honoring Fathers: Strength in Every Step

16TH JUNE 2024

THEME OF THE MONTH



World Day Against Child Labour

Every Child Deserves a Childhood: Standing Together on World Day Against Child Labour

12TH JUNE



WORLD MUSIC DAY

Let the Rhythm of World Music Unite Us All on World Music Day

21ST JUNE 2024



World Blood Donor Day

14TH JUNE 2024

Saving lives drop by drop: Celebrating the heroes of World Blood Donor Day.



International Yoga Day

Uniting Body, Mind, and Soul: Embracing Yoga on International Yoga Day

21ST JUNE 2024

UPCOMING EVENTS

JULY
EVENTS

8th July 2024	Blood Donation Camp
12th July 2024	Half Day Seminar on ITR
14th July 2024	Impetus Basketball
17th July 2024	PUBG Competition
20th July 2024	Seminar on Stock Market

“Ignite your pen ,
illuminate your canvas”

STUDENT

EMPOWERING TOMORROW'S VOICES:
EXPLORE OUR STUDENT ARTICLES

ARTICLES

A photograph of a wooden desk in a study or office. In the foreground, a laptop is open, displaying a website. To its left are several notebooks and pens. To its right is a mouse and a mug. The background is filled with various green plants and a desk lamp. The overall atmosphere is warm and focused.

PREVIEWING STUDENT
CONTRIBUTIONS ON THE HORIZON

DIVERSE PERSPECTIVES, ENCOURAGING
CREATIVITY, COMMUNITY ENGAGEMENT

DHWANI JUNE EDITION

THE FINTECH INDUSTRY IN INDIA AND ITS DEVELOPING IMPACT



HIBA NOURIN P S
SRO0768367



A technological revolution is occurring in the rapidly evolving Indian financial sector, propelled by the energy of fintech inventions. The fintech sector has grown to be a significant force, revolutionising the country's financial system with innovative products. These technological wonders—from blockchain to robo-advisors and digital payments—are revolutionising the conventional financial landscape and creating previously unheard-of opportunities. This blog delves deeply into the realm of fintech developments in India and examines how they might transform the financial environment, enabling individuals, businesses, and the country as a whole.

Digital Payments: Fuelling the Revolution Against Cash

India's fintech revolution is primarily driven by the explosive expansion of digital payments. Driven by the government's ambitious plans such as "Digital India" and momentous occasions like the pandemic in 2020 and demonetisation in 2016, the overall volume of digital payment transactions surged at a CAGR of 45% from 2,071 crore in FY 2017-18 to 13,462 crore in FY 2022-23 (MoS Finance).

Fintech companies, which provide safe and easy-to-use mobile payment applications, have been instrumental in bringing about this paradigm change. A less-cash economy has been made possible by the proliferation of mobile wallets, contactless payments, and most notably the widely used Unified Payments Interface (UPI), which has empowered both customers and businesses. With more than 6 billion transactions each month and 116.9 trillion rupees (\$1.7 trillion) in value completed in October 2023 alone, UPI has become the focal point of India's payment revolution through digital means. Its blazing speed, simplicity of use, and platform interoperability enable instantaneous, secure transactions for customers and easy, real-time payment settlement for merchants.



Demystifying Wealth Management with Robo-Advisors

Robo-advisors have become game-changers in the pursuit of financial empowerment, opening up wealth management to anyone. Robo-advisors, which use artificial intelligence and machine learning, provide consumers with individualised investing advice according to their risk tolerance and financial objectives. These complex algorithms provide economical and effective financial solutions by analysing market patterns, optimising portfolios, and rebalancing investments. With the ongoing improvements made by fintech companies, more people—including those who were previously underserved—will be able to take advantage of professional financial advice.



Promoting Collaborative Financial Services with Open Banking

In the fintech industry, open banking—the act of disclosing financial information to outside vendors—has spurred a surge of cooperative innovation. Fintech companies are using open application programming interfaces (APIs) to integrate services from many institutions, giving customers smooth and customized financial experiences. This eventually benefits people and businesses by fostering healthy competition, boosting product diversity, and enhancing customer-centricity. Financial services that are better catered to the requirements of individuals and businesses are thus promoted.



Blockchain: Unlocking Efficiency and Trust:

The decentralised and unchangeable nature of blockchain technology is upending conventional financial procedures, making it one of the revolutionary advancements in the fintech sector. By ensuring safe, transparent, and impenetrable transactions, distributed ledger technology eliminates the need for middlemen and streamlines procedures. Fintech firms are investigating the possibilities of blockchain technology in a number of areas, such as digital identity verification, supply chain management, and international remittances. Blockchain has the potential to completely transform India's financial system as it develops, resulting in lower costs and more productivity

CREATIVE

UNLOCK YOUR IMAGINATION: WELCOME TO THE
CREATIVE CORNER

CORNER



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

DHWANI JUNE EDITION

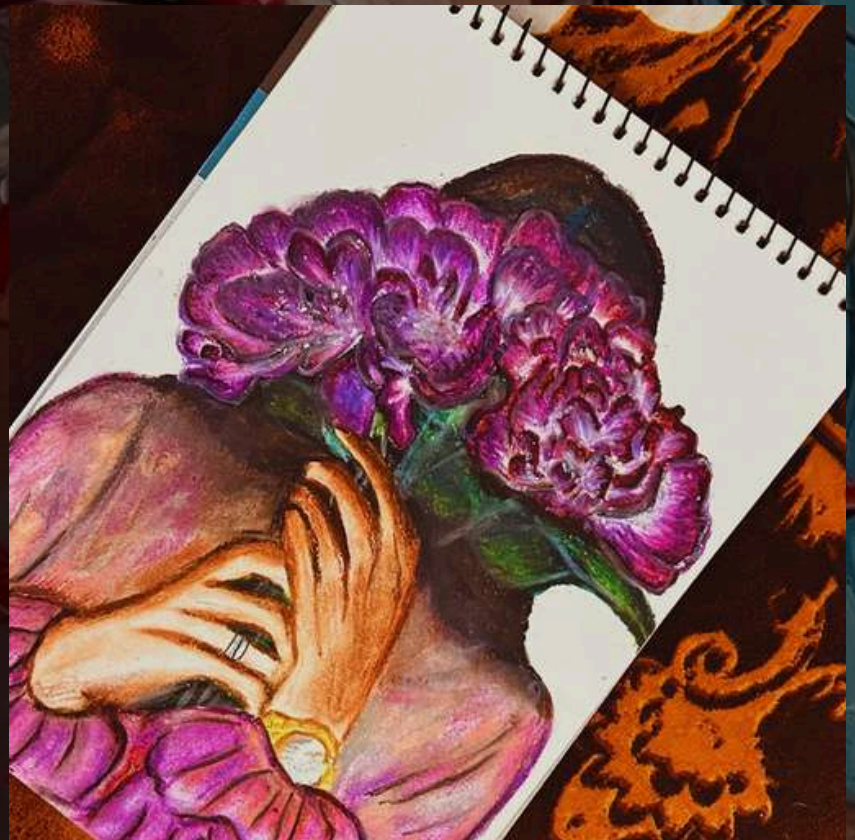
ART WORKS



Meghna
SRO0736456



Anu Krishna M A
SRO0691494



ART WORKS



Vaidehi
SRO0741495



WINNERS

MAY THE WINNING STREAK CONTINUE! CONGRATS TO ALL THE MAY-HEM MAKERS! 🏆

OF JUNE



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

DHWANI JUNE EDITION



Bestin
Men's Singles-
Winner



Philip Saju T
Men's Singles-
Runner up



Abhirami
Women's Singles-
Winner



Lakshmi VB
Women's Singles-
Runner up



**Antony Joy &
Bharath Sha PS**
Men's Doubles-
Winners



**Bestin &
Krishnagopan**
Men's Doubles-
Runners up



**Abhirami &
Anjali**
Women's Doubles-
Winners



**Anjali &
Anna James**
Women's Doubles-
Runners up

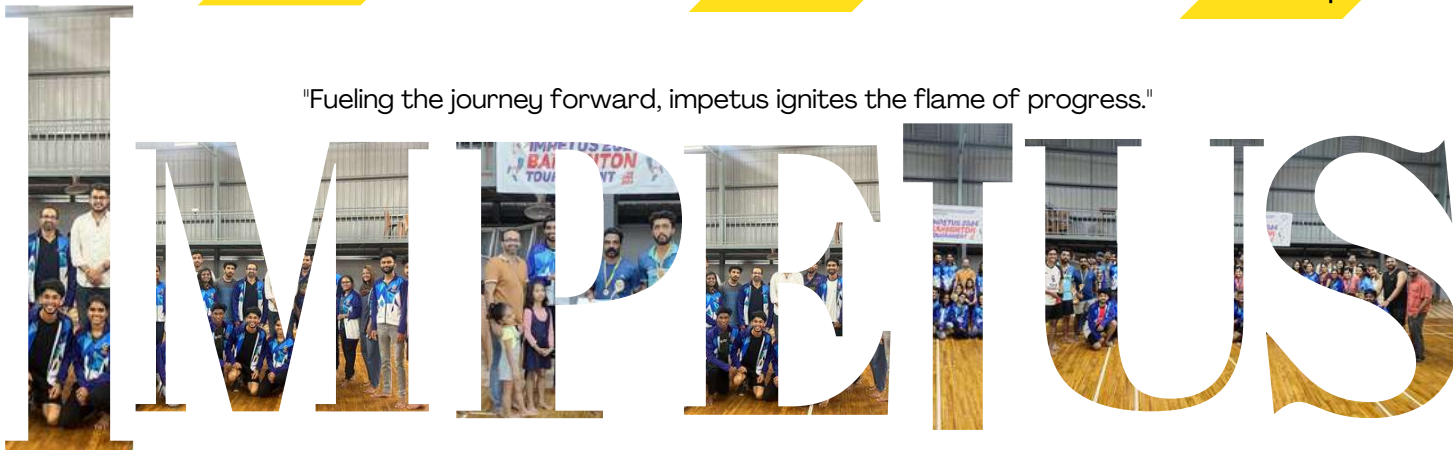


**Abhirami &
Bestin**
Mixed Doubles-
Winners



**Philip Saju T &
Anjali Elias**
Mixed Doubles-
Runners up

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



June 2024 Sicasa Ernakulam

Standout talents of June 2024 - Top performers



Salma PS
Mehandi Design Competition -
Winner



Anna Mariyam Idicula
Mehandi Design Competition -
Runner up



Roshina Saji
Slogan Writing Competition -
Winner



George Shoney
Slogan Writing Competition -
Runner up



Sam & Rashid
National Talent Search Quiz -
Winners



Arjun & Athul
National Talent Search Quiz -
Runners up



Athul John Jacob
Mini Marathon (Boys) -
Winner



Muhammed Rashid
Mini Marathon (Boys) -
Runner up

June 2024 Sicasa Ernakulam

H G F

Standout talents of June 2024 - Top performers



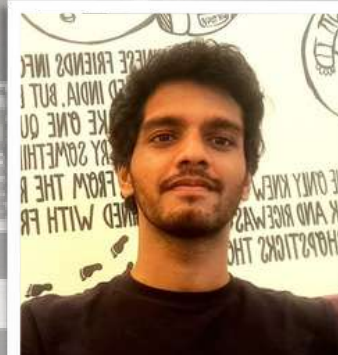
Serin Elsa Koshy
Mini Marathon (Girls) -
Winner



Roshina Saji
Mini Marathon (Girls) -
Runner up



Jiljo Lazar
Chess Tournament -
Winner



Vishwanathan J
Chess Tournament -
Runner up



Jiljo Lazar
Carroms Tournament
Winner



Dixon K Kora
Carroms Tournament
Runner up

June 2024 Sicasa Ernakulam

H

G

F

E

FUN

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

CORNER



60 Pfenning

Österreich Schilling 4.—

Schweiz 70 Rappen

CHALLENGE ACCEPTED: ENTER THE QUIZ &
CROSSWORD ZONE!

DHWANI JUNE EDITION

Mind Benders

Solve Your Way to Fun!

		1	2	3
4	5			
6				
7				
8				

Across

- 1 Fratty guy
- 4 Vampire ____ (sea creature that can be jet black or blood-red)
- 6 Sixteenth of a pound
- 7 Counterfeits
- 8 What some streaming services include with their cheapest subscriptions

Down

- 1 Summer-camp beds
- 2 Red beans and ____
- 3 Poems of praise
- 4 Piece of living-room furniture
- 5 Muscle exercised by squats, for short

Brain Teasers Galore

Dive into Our Fun Quiz!

1. I HAVE BRANCHES YET I HAVE NO LEAVES, NO TRUNK AND NO FRUIT. WHAT AM I?

ANSWER : BANK

2. HOW MANY BANANAS CAN YOU EAT IF YOUR STOMACH IS EMPTY?

ANSWER : JUST ONE AFTER THAT IT'S NOT EMPTY ANYMORE

3. WHAT BELONGS TO YOU BUT OTHER PEOPLE USE IT MORE THAN YOU?

ANSWER : YOUR NAME

4. PAUL'S HEIGHT IS SIX FEET, HE'S AN ASSISTANT AT A BUTCHER'S SHOP, AND WEARS SIZE 9 SHOES. WHAT DOES HE WEIGH

ANSWER : MEAT

5. WHAT RUNS, BUT NEVER WALKS. MURMURS, BUT NEVER TALKS. HAS A BED, BUT NEVER SLEEPS. AND HAS A MOUTH, BUT NEVER EATS?

ANSWER : RIVER

6. WHAT IS SEEN IN THE MIDDLE OF MARCH AND APRIL THAT CAN'T BE SEEN AT THE BEGINNING OR END OF EITHER MONTH?

ANSWER : THE LETTER 'R'

7. WHAT MAKES YOU, YOUNG

ANSWER : ADDING THE LETTERS "NG"

MEMORIES

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

OF JUNE



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

DHWANI JUNE EDITION









GOOGLE CLASSROOM

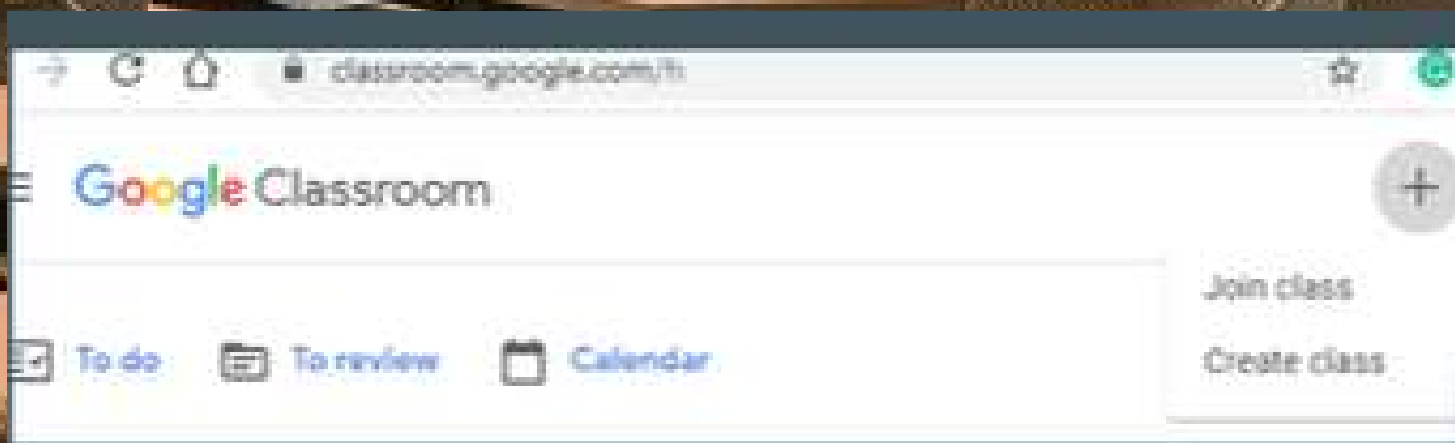
A Virtual Classroom
for all Students!

JOIN US ON THIS ENDEAVOUR, AS WE BRING
TO YOU
"THE VIRTUAL CLASSROOM", A STEP
CLOSER TO OUR GOAL!

HOW TO JOIN

- GO CLASSROOM.GOOGLE.COM
- CLICK ON THE "+" BUTTON TON THE TOP RIGHT CORNER
- ENTER THE CODE BPHMJCN

Let's learn together with SICASA
ERNAKULAM



FOLLOW US
ON

 sicasa.ekmicai@gmail.com

 facebook.com/sicasaernakula

 [@sicasaernakulam](https://www.instagram.com/sicasaernakulam)

25 SICASA MAY 2024