



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
(SET UP BY AN ACT OF PARLIAMENT)

— PUNE BRANCH OF WICASA OF ICAI —

NEWSLETTER

ISSUE NO. 3

Western India Regional



**"Your Gateway to the Inspired Minds of
Tomorrow's Chartered Accountants!!"**

Where Creativity Meets Commerce

MARCH 2025

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**"Your Gateway to the Inspired Minds of
Tomorrow's Chartered Accountants!!"**

PUNE BRANCH OF WIRC OF ICAI

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MANAGING COMMITTEE MEMBERS 2024-25



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MR. AMOL BHOSALE
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MR. KRUSHNA GHOLAVE
Joint Secretary



MS. GEYA SHAH
Joint Treasurer



MR. OMKAR PHAPAL
Editor Head

CHAIPERSON'S COMMUNIQUE

**CA Pradnya Bamb,
Chairperson,
Pune Branch of WICASA of ICAI**



Dear Students,

I hope this message finds you in good health and high spirits.

At the outset, I would like to express my heartfelt gratitude to the Managing Committee members, my fellow colleagues, and all the students for placing their trust in me and giving me the opportunity to serve as the Chairperson of the Pune Branch of WICASA of ICAI for the year 2025-26.

To all the students who have recently received their results—congratulations and welcome to the next lap of your journey! I often liken the CA course to a marathon, with each exam being a significant lap. So take a moment to pause, appreciate your progress, and prepare for the next challenge with renewed energy.

To those who are yet to clear their exams—remember, every sunrise brings with it a new ray of hope and countless possibilities. Rise up, learn from past experiences, and face the next attempt with determination and confidence.

Articleship is a crucial phase in our curriculum. It is during this time that we experience immense personal and professional growth. I encourage each one of you to make the most of it and embrace every opportunity that comes your way.

As we step into March—a month symbolizing growth and new beginnings—WICASA aims to foster a platform that encourages innovation, fresh ideas, and holistic development. Our focus this year is to strike a balance between academic and co-curricular activities, while also emphasizing personality and skill development.

This newsletter is a wonderful platform for students to share their thoughts, creativity, and insights. I hope you enjoy reading it as much as we enjoyed putting it together for you.

Warm regards,
CA Pradnya Bamb
Chairperson,
Pune Branch of WICASA (2025-26)

SECRETARY'S MESSAGE

**Mr. Vaibhav Ambhore,
Secretary,
Pune Branch of WICASA of ICAI**



Dear CA students,

As my tenure as the Secretary of Pune WICASA comes to an end, I find myself reflecting on the incredible journey we've had together. It has been an honor and a privilege to serve this vibrant community of CA students. Over the past months, we've organized numerous seminars, events, and conferences, each aimed at empowering and enriching the lives of our students. The participation and enthusiasm shown by all have been truly heartwarming, and I am deeply grateful for the trust and support you have extended to me and the entire WICASA team.

The success of these initiatives would not have been possible without the active involvement of our students, speakers, and volunteers. Your feedback and engagement have always driven us to improve and evolve, ensuring that each event was more impactful than the last. I am confident that Pune WICASA will continue to thrive, offering even greater opportunities for learning and growth.

Thank you to each and every one of you for making this chapter so memorable. I look forward to staying connected and witnessing the continued success of Pune WICASA!

With Warm Regards,
Vaibhav Ambhore
Secretary Pune WICASA

TREASURER'S MESSAGE

**Mr. Amol Bhosale,
Treasurer,
Pune Branch of WICASA of ICAI**



It is with a deep sense of gratitude and fulfillment that I reach out to you today. As I take a moment to reflect on my journey as a treasurer of the Pune WICASA Student Committee, I am overwhelmed with gratitude. The experience of working alongside passionate colleagues and engaging with all of you has been deeply fulfilling and enriching. This chapter of my life will be cherished and remembered for years to come.

Throughout this remarkable year, Pune WICASA has had the privilege of organizing a series of impactful events that have contributed to both personal and professional growth. These events included seminars, sports activities, educational sessions, and industrial visits, all made possible through the dedication, teamwork, and tireless efforts of my colleagues. I would like to thank our chairman, CA Pranav Apte, whose guidance, unwavering support, and approval were instrumental in making these programs a reality.

Reflecting on this year, I am proud to highlight some truly extraordinary milestones. One of the most notable events was the "Run for VIKASIT Bharat," which united our community for a noble cause, demonstrating our collective strength and commitment to giving back. Our Yoga Day initiative was a powerful reminder of the significance of yoga in promoting physical and mental well-being, emphasizing the timeless adage: "Health is wealth." Furthermore, the tree plantation drive and the financial literacy awareness campaign during the Dnyaneshwar Maharaj Palkhi procession were vital in fostering environmental sustainability and enhancing financial knowledge within our community.

A standout event of the year was undoubtedly the National Conference "आरोहण" themed Ascend, Achieve, Advance. This conference brought together industry leaders, educators, and students in an inspiring environment of learning, growth, and empowerment. Its success would not have been possible without the active participation of all of you.

Our collective efforts were also recognized when we were honoured as the 2nd best branch—a truly remarkable achievement that reflects the dedication and hard work of everyone involved.

As I prepare to bid farewell to my duties in the coming month, I want to express my heartfelt gratitude to the branch staff, whose support was invaluable in ensuring the success of each event. "Alone we can do so little; together we can do so much."

Warm regards,
Amol Sanjay Bhosale
Treasurer
Pune branch of WICASA of ICAI

JOINT SECRETARY'S MESSAGE

**Mr. Krushna Gholave,
Joint Secretary,
Pune Branch of WICASA of ICAI**



Dear CA Aspirants,

I hope this message finds you in good health and high spirits. As we step into the month of March, a time that brings fresh opportunities and renewed focus, I on behalf of the Pune Branch of WICASA of ICAI, extend my warmest wishes to all of you.

It is with great pleasure that I inform you of the upcoming Mock IPL Auction: The Strategic Showdown, scheduled for 16th March. This exciting event presents a unique opportunity for CA students to build a strong and balanced team while demonstrating their strategic acumen. There will be exciting prizes awaiting the winners.

Additionally, we are pleased to announce an Excel Masterclass: Where Automation Meets Efficiency, which will cover the following key topics:

1. Advanced Formulas and Functions

2. Introduction to Power Query

3. Practical Usage of Power Query

3. Advanced Functions of Power Query

This workshop will be a great way for you to enhance your Excel skills and improve your efficiency in managing data, an essential competency for a successful career in Chartered Accountancy.

Moreover, our monthly newsletter will provide you with valuable resources, including study tips, industry updates, and motivational content, all aimed at helping you stay on track with your academic and professional goals.

Your active participation in these events will not only enrich your academic journey but will also equip you with critical skills and insights necessary for success in the dynamic and ever-evolving field of Chartered Accountancy.

As we continue through the month of March, I encourage you to reflect on your personal and academic goals, reassess your progress, and remain steadfast in your commitment to achieving excellence. With focus, dedication, and the right guidance, you are well on your way to realizing your aspirations.

I wish you the very best in your studies and professional endeavors. Stay focused, stay motivated, and continue working towards a successful future.

Thanks and Regards,

Krushna Ramchandra Gholve
Joint Secretary
Pune Branch of WICASA of ICAI

JOINT TREASURER'S MESSAGE

**Ms. Geya Shah,
Joint Treasurer,
Pune Branch of WICASA of ICAI**



My Dear Future CA Friends ,

I am Geya Rahul Shah, The Joint Treasurer of Pune WICASA of ICAI (2024-25). As my term with WICASA comes to an end, I find myself reflecting on an incredible journey of last two years one as a Committe member and one as a Volunteer.It was filled with learning, growth, and cherished memories.

February 2025 was a remarkable month, packed with insightful events and proud moments. We began with an enlightening session on Introduction and Opportunities in ESG, which broadened our understanding of this emerging field. This was followed by the Ind AS Series, providing in-depth knowledge on complex accounting standards.

The highlight of the month was undoubtedly receiving the Best Branch Award at the Regional Level on 17th February in Mumbai—a recognition of the collective hard work and dedication of the Pune WICASA team. We ended the month with the Volunteers' Meet and Greet, a heartfelt event where we felicitated the past three committees and honored the contributions of all RCMs, MCMs, and our wonderful volunteers.

Talking about WICASA experiences ,being a part of WICASA has been a life-changing experience for me. It has not only enhanced my knowledge but also played a pivotal role in shaping my personality, boosting my self-confidence, and refining my speaking skills. Moreover, it has helped me develop strong management and organizing abilities. But the most valuable takeaway has been the connections I've built—people who have inspired and motivated me along the way. I am proud to say that I have my WICASA family today-the people who love me a lot,the bond we have, will be thankful to them always.

To all CA students out there, I strongly encourage you to join WICASA and actively participate in its events. It's more than just professional learning—it's about building a network, forging new connections, and experiencing the joys of an incomplete college life that many of us miss out on.

Yours humble and kind friend- 'Geya Rahul Shah' will be always available for any help you needed .

With gratitude and pride,
Geya Rahul Shah
Joint Treasurer,
Pune WICASA of ICAI

EDITOR'S MESSAGE

**Mr. Omkar Phapal,
Editor Head,
Pune Branch of WICASA of ICAI**



Dear Friends,

As I write this final message as the Editor head of Pune WICASA, I find myself reflecting on this journey with immense gratitude. Serving in this role has been a truly enriching experience, and I sincerely hope that through this newsletter, I've been able to contribute in some small way – whether by sharing knowledge or providing a platform for students to express their skills and ideas.

During my time as a WICASA Managing Committee Member, my efforts were always guided by the belief that, as students, we grow best when we learn from each other. Whether it was organizing CA Dindi to promote financial literacy or hosting technical sessions on new and emerging topics, every initiative was a step toward building a stronger, more connected student community.

I also believed in the value of creative learning, which led to events like the treasure hunt and mock IPL auction (The Strategic Showdown) – designed to offer practical lessons through enjoyable experiences. The "Office Chale Hum" session was another effort to help students feel more confident and prepared for professional life.

Representing Pune WICASA and its 25,000 students has been an honor that I will always cherish. Winning one national and two regional awards with my teams was a proud achievement, but what I value most are the memories created and the friendships formed along the way.

Though this may be my final message as Editor, my connection to WICASA and its students will always remain. If I can be of any help – whether to WICASA or to any student – I will always be just a call away.

Thank you for allowing me to be a part of this journey. I'm grateful for the trust and support I've received, and I truly believe this wonderful community will continue to grow and inspire in the years to come.

Warm regards,
Omkar Phapal
Editor Head,
Pune WICASA



Net cash used in operating activities	283	276	843
Financing			
Short-term debt maturities of 9 months or less	0	(1,000)	0
Common stock issued	208	660	544
Common stock repurchased	(1,042)	(5,052)	(2,976)
Common stock cash dividends paid	(1,683)	(1,363)	(3,024)
Net cash used in financing	(2,513)	(6,751)	(5,382)
Investing			
Additions to property and equipment	(498)	(491)	(934)
Acquisition of companies, net of cash acquired, and purchases of intangible and other assets	(8,627)	(69)	(9,502)
Purchases of investments	(10,047)	(5,896)	(21,346)
Maturities of investments	6,061	1,836	8,886
Sales of investments	7,835	2,603	15,371
Net change in cash and cash equivalents	4,186	14,355	12,380

DECODING INDIAN ACCOUNTING STANDARDS

INTRODUCTION:

“Accounting is the language of business, and standards are its grammar.” In today’s interconnected and rapidly evolving financial world, accounting standards serve as the backbone for reliable and consistent financial reporting. Among the plethora of frameworks, Indian Accounting Standards emerge as a heliograph of change. Yet, for many, IND AS remains a labyrinth of technical jargon and seemingly insurmountable challenges. This article endeavours to decode IND AS, making it accessible, relatable, and relevant.

The Birth of IND AS:

So, what exactly is IND AS?

Indian Accounting Standards, commonly referred to as IND AS, are a set of accounting standards that align Indian financial reporting with globally accepted practices. Inspired by the International Financial Reporting Standards, IND AS aims to provide consistency, transparency, and comparability in financial statements, making them relevant to both domestic and international stakeholders. Unlike traditional Indian GAAP, which often focused on rigid rules and historical costs, IND AS emphasizes fair value measurement and the economic substance of transactions.



Shannel Dsouza
SRO0798373
Mangalore

This transformative framework enables Indian businesses to present a clearer, more accurate picture of their financial health while seamlessly integrating into the global economic ecosystem.

As Socrates says, “The secret of change is to focus all your energy not on fighting the old but on building the new.” The transition to IND AS wasn’t merely a regulatory tick-box exercise, it was a necessity for India to integrate seamlessly with global financial reporting standards. Modelled after the International Financial Reporting Standards, IND AS is designed to:

- Enhance comparability for stakeholders, especially global investors.
- Bring transparency and consistency to financial statements.
- Support India’s ambitions of becoming a global economic powerhouse.

Traditional Indian GAAP was often criticized for its rigidity and lack of alignment with global practices. IND AS emerged as the solution, reflecting the economic substance of transactions over their legal form.

Key Differences - From GAAP to IND AS:

The shift from traditional GAAP to IND AS isn't just about tweaking numbers, it's about embracing a whole new perspective. Let's highlight some crucial differences:

1. Fair Value vs. Historical Cost:

While GAAP relied heavily on historical cost for valuation, IND AS emphasizes fair value measurement. For instance, financial instruments like derivatives are valued at fair market prices, reflecting real-time relevance.

2. Substance Over Form:

IND AS prioritizes the economic essence of a transaction over its legal framework. Lease arrangements, for example, are classified based on the substance of control and benefit rather than mere legal ownership.

3. Revenue Recognition:

Under IND AS 115, revenue is recognized based on a five-step model that includes identifying contracts and performance obligations. This is a significant upgrade from the simpler, rule-based GAAP framework.

4. Consolidation and Control:

IND AS 110 redefines control, ensuring that entities include subsidiaries in their consolidated financial statements if they have power over, exposure to, or rights to variable returns from those entities.

By bridging these gaps, IND AS aims to align Indian companies with global practices, offering stakeholders a clearer, more standardized view of financial health.

Learning from the Pioneers: .

To truly understand the impact of IND AS, let's explore how some industry giants have navigated its implementation:

1. Reliance Industries:

During its transition to IND AS, Reliance faced the challenge of recalibrating its financial instruments and consolidation processes. By investing in robust IT systems and comprehensive training, the company was able to present a clearer picture of its financial health, enhancing investor confidence.

2. Infosys:

As a global IT services giant, Infosys had to ensure seamless compliance with IND AS while maintaining its adherence to global IFRS standards. Their proactive approach included early adoption and extensive stakeholder engagement.

3. Tata Steel:

Tata Steel's adoption of IND AS involved significant changes in revenue recognition and impairment testing. By embracing fair value principles, the company provided stakeholders with more accurate insights into its asset valuations.

Why IND AS Matters:

The importance of IND AS goes beyond mere compliance. It fosters a culture of transparency, accountability, and global competitiveness. Key benefits include:

- **Enhanced Credibility:** Accurate and standardized financial reporting builds trust among stakeholders.
- **Global Integration:** Aligning with IFRS opens doors to international investments and partnerships.
- **Better Decision-Making:** IND AS's emphasis on fair value and economic substance provides management with a more realistic view of the company's financial position.

CONCLUSION:

IND AS represents more than just a set of accounting standards. It's a bridge between traditional practices and modern global expectations. While the journey may seem daunting, the rewards, such as, enhanced credibility, global integration, and better decision-making make it worthwhile. Remember, every great journey begins with a single step.



FROM BALANCE SHEETS TO LIFE BALANCE: MANAGING PASSION WITH CHARTERED ACCOUNTANCY PROFESSION

Managing the passion while pursuing a career as a Chartered Accountant may seem like a challenging task, but it's necessary to maintain alongside in the present era. This course has a curriculum that demands long study hours, intense focus on financial concepts, and simultaneously constant preparation for exams. It sometime feels like irritating and lethargic from workload while imagining there's little room left after books and office work. Many students and professionals in the CA field have their passion for other activities—whether it's art, sports, music, travel, graphics, etc. This helps in creating strong work life balance which enhance professional performance too. It is always said that-

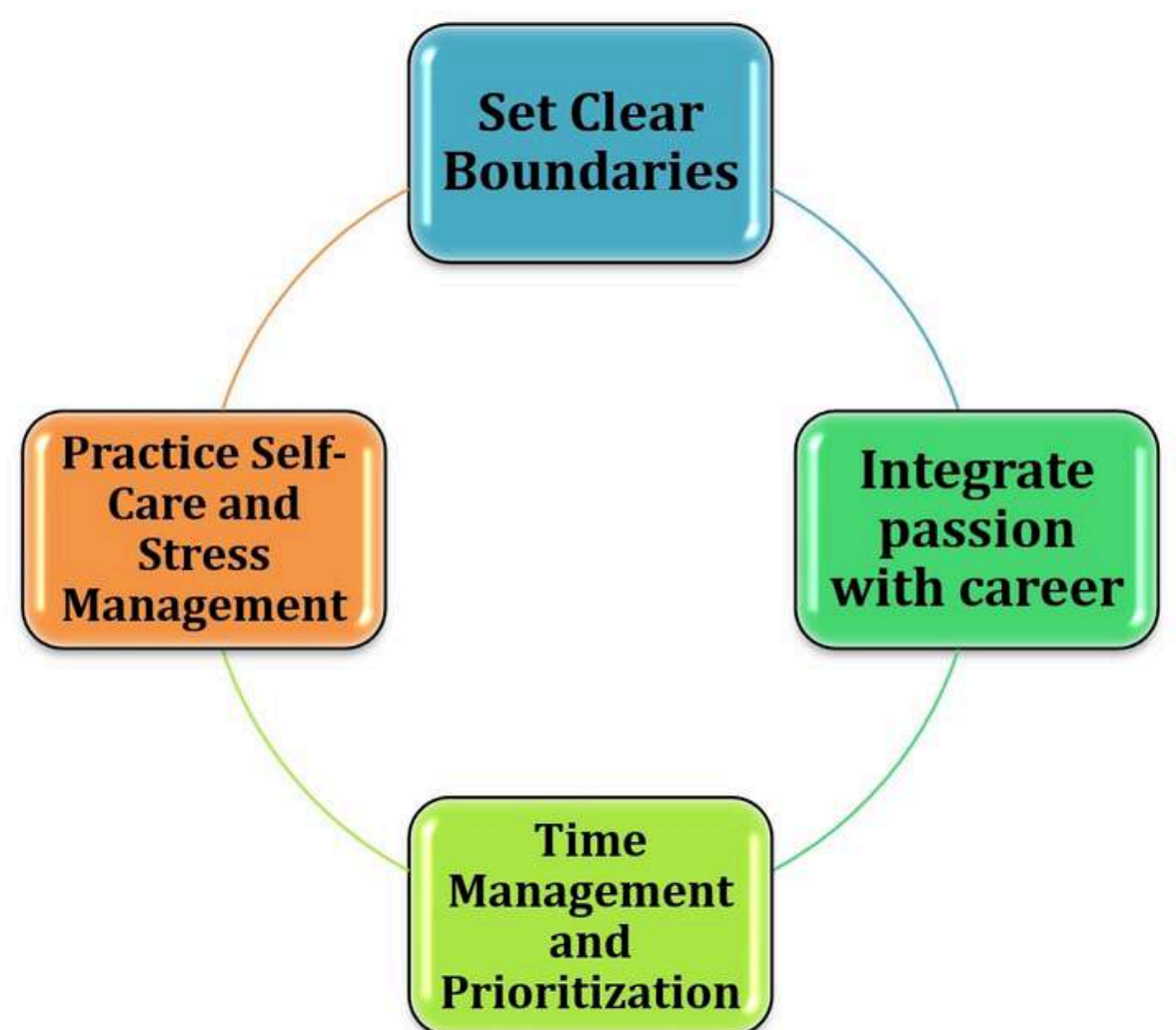
“Find that sweet spot where your passion fuels your studies, and your studies don't completely drain the joy from your life”

It's a source of motivation too when the person stay grounded with the activities they love to do which reduces stress and keep mental and emotional well-being intact. Passion is more than just a hobby or a pastime leisure activity.



Prachi Jain
NRO0485141

It's something that fosters innovation which leads to increasing life satisfaction in all terms. Strategies to successfully manage your passion alongside the demands of this profession are:-



- **Set Clear Boundaries:-**

It is seen that qualified/ aspiring Chartered Accountants often experience busy seasons, such as during tax filing periods or year-end closing, which may demand long hours. At that time it is essential to create specific time blocks for personal activities that help to reconnect with passion. By establishing such boundaries, the professional responsibilities will not consume the entire life, allowing room for passions to flourish.

- **Integrate Passion with Career:-**

Instead of seeing the passion and career as two distinct areas of life, try to find ways to integrate them. This approach will not only help oneself remain passionate about both but can also open up networking opportunities which will grow professional profile. It is always said "When you combine passion with purpose, you don't just study—you grow."

- **Time Management and Prioritization:-**

Time management is key when juggling a demanding career with personal interests. Planning both professional and personal tasks in one place will ensure that person is not overbooked and can manage the time efficiently. Set attainable goals and Break tasks into smaller chunks for steady progress.

- **Practice Self-Care and Stress Management:-**

The CA course can be mentally exhausting, and stress can take a toll on both your health and performance at times so regular self-care helps to stay balanced, ensuring one can pursue passion without compromising the health or performance at work.

The above flow of strategies will help turning passion of ordinary work into extraordinary impact.

Conclusion:

Passion as a Source of Strength in the CA Journey Studying for the CA exams is undeniably challenging, but one's personal passions can be an important source of strength and resilience. Balancing passion with the demands of CA studies is not only possible—it's essential. By making time for what person loves to do, can create a more sustainable and fulfilling path to success. So, take time to nurture both the professional and personal aspirations - after all, the key to success lies in the balance of everything.



USE OF BLOCKCHAIN IN TRANSFORMING PAYMENTS ACROSS BORDERS

The Evolution of Cross-Border Payments:

We started with barter (imagine trading goats for spices!), moved to gold coins, then paper money, and eventually landed in the SWIFT era. Now, the world of finance is undergoing a revolutionary transformation, thanks to blockchain technology, where payments will no longer be restricted by geography.

Traditionally, international payments were slow, costly, and burdened with inefficiencies due to multiple intermediaries, currency conversions, and compliance requirements. The evolution of payment systems started with bank drafts and letters of credit before shifting to wire transfers through SWIFT (Society for Worldwide Interbank Financial Telecommunication) in the 1970s. Despite SWIFT's global reach, transactions often took days and incurred high fees.



Batul Poonawala
WRO0657241

The rise of fintech firms in the early 2000s brought alternative payment solutions like PayPal, Western Union, and TransferWise (now Wise), improving the speed and cost efficiency of transactions. However, it was the emergence of blockchain technology with Bitcoin in 2009 that promised a radical transformation in cross-border payments by enabling direct peer-to-peer transfers without intermediaries.

Once, Bill Gates said, "The Future of Money is Digital Currency." His vision is now a reality with blockchain-powered payments.

What benefits does blockchain bring in, when leveraged for cross-border money transfer

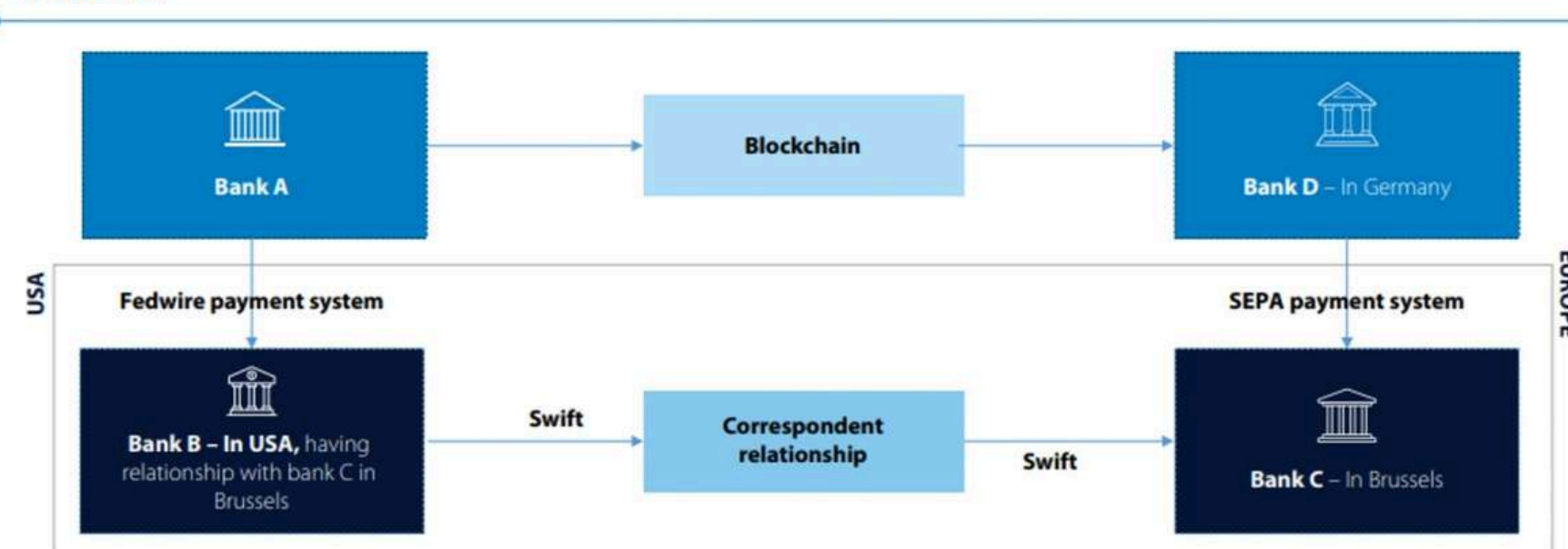


Figure 2: Money transfer from bank A to bank D through blockchain eliminating the 3rd party as highlighted

Blockchain: A Game Changer for Cross-Border Transactions

Blockchain technology enhances international payments in several ways:

1. **Speed and Efficiency:** Traditional international payments take days to clear due to multiple intermediaries. Blockchain reduces this time to minutes, cutting costs significantly. Ripple's XRP Ledger, for instance, processes transactions in 3-5 seconds.
2. **Cost Reduction:** By eliminating intermediaries, blockchain significantly reduces transaction fees. According to the World Bank, the average cost of remittance is around 6.5%, whereas blockchain-based platforms can reduce it to under 1%.
3. **Transparency and Security:** Blockchain transactions are recorded on an immutable ledger, reducing fraud and errors. The technology also ensures that payments are traceable, which helps combat money laundering.
4. **Financial Inclusion:** Around 1.7 billion people remain unbanked globally. Blockchain-powered payments enable individuals in developing regions to send and receive money without a bank account, promoting financial inclusion.

Major Companies Leveraging Blockchain for Payments

Several financial giants are harnessing blockchain for cross-border payments:

- **Ripple (XRP):** Ripple's blockchain-based RippleNet enables real-time international transactions, partnering with banks like Santander and Standard Chartered.
- **IBM Blockchain World Wire:** IBM's payment network facilitates instant transfers by using stablecoins and digital assets.
- **Visa and Mastercard:** These payment networks are integrating blockchain technology to enhance their cross-border payment services.
- **JP Morgan Chase:** Their JPM Coin is a blockchain-based solution for interbank payments, reducing settlement times.

Government Regulations in the Blockchain Finance Industry

Governments are stepping in to regulate blockchain-based finance while maintaining innovation. Practical steps include:

- **Central Bank Digital Currencies (CBDCs):** Countries like China (Digital Yuan) and the EU (Digital Euro) are pioneering blockchain-backed currencies.
- **Regulatory Sandboxes:** Governments are testing blockchain applications before implementing large-scale regulations.
- **Anti-Money Laundering (AML) & KYC Compliance:** Blockchain's transparency helps regulators monitor transactions for illicit activities.
- **Stablecoin Regulations:** Authorities are ensuring that stablecoins (like USDT, USDC) maintain reserve-backed stability.

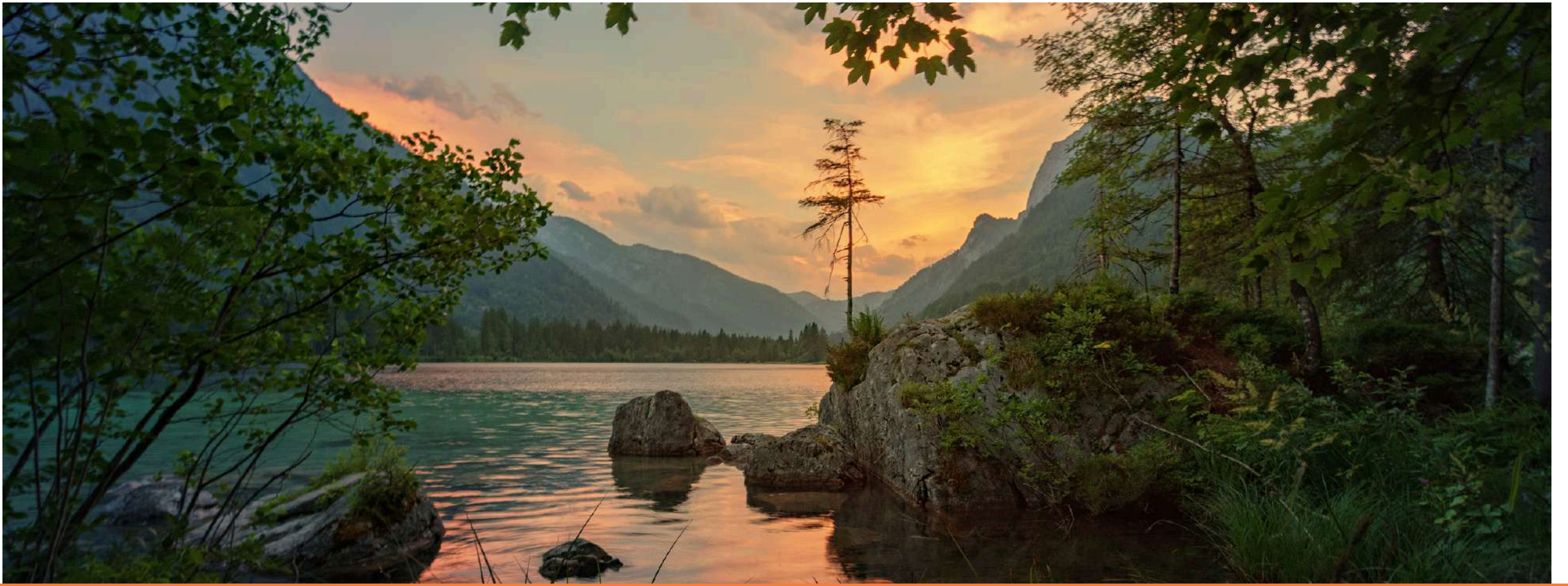
The Future of Cross-Border Transactions

In the coming decades, we can expect:

- Seamless integration of cryptocurrencies into mainstream finance
- Smart contracts (Quantum Blockchain) automating payment settlements in real-time
- A rise in decentralized financial (DeFi) platforms offering borderless banking solutions
- Global standards for blockchain transactions ensuring regulatory harmony

The future of finance is decentralized, transparent, and driven by blockchain.

Are we ready to embrace it?



I' AM DOING WELL AND I HOPE YOU'RE DOING WELL TOO

One day I met my 5year old niece, who had just returned from school. When I asked her “What did you do in school today?”

The little one started ranting about her studies that the teacher floods them with work. After hearing this I was completely amazed and wondered that what academic stress this kiddo actually has. In fact , I'm the one, piled up with so much work.

I need to complete lectures!!
I need to do homework!!
I need to revise!!
I need to solve mock tests and so on.....

I silently wondered if I was of that age group, I would be stress free. On the other hand she felt that her 2 year old sister is the luckiest one as she had no school to attend.

After some days both the sisters had visited me, the younger one asked me to play videos on my phone and then show a movie on my laptop. According to that toddler she's unlucky as she has no gadgets and I'm the luckiest as I have the same and can watch cartoons 24*7, but how will I explain her that the laptop is just for work purpose.

People always feel that their life is miserable while other people are living a blissful one. The easiest way to end your happiness is to compare your life with another individual.



Esha Pai Fondekar
WRO0832691

Comparing incarnates toxicity and bitterness in one's life and if not controlled at the right moment it can destroy bonds too.

How can you protect yourself from comparison and cribbing?

1) Social media detox

If you ever start feeling low after watching someone else's posts or stories on Instagram, it's high time that you need a break from social media. Feeling low or insecure after watching someone's happy moments clearly indicates the level of jealousy and low self-esteem a person holds. No person is blessed with a completely happening or relaxed life as Instagram displays. As we only see the good side, we feel that everyone else is enjoying and we are suffering. One needs to understand that a coin always has two sides and whatever we see on the internet is not always true.

2) Be your own counselor

No one can make you feel better than your own self. So if you ever feel that you are not worthy and that people are doing better than you than remember one thing – A person who's winning is the one sacrificing on a lot of things and he or she has never stopped you from working towards your goals, so rather than wasting your time on thinking about another individual's journey, focus on yourself.

Life becomes easier when you understand things like:

A) The friend who stood first or scored a rank was the one who worked day and night to improve his academic performance.

B) The random follower we see on social media, enjoying his weekend might have devoted his entire week completing goals and targets and decided to go out for a break from a hectic routine.

Never fail to understand the other aspect too.

3) Role of parents

Just how a Potter shapes wet clay into mud utensils similarly parents are responsible for crafting their child's behaviour. It all starts at home and it all begins from childhood.

My parents never compared me with anyone else, they always taught me to clap at another individual's victory. When parents constantly compare their child's performance with another kid, it generates a sense of low self-esteem and negativity in the child's mind which they carry forward to the next generation.

4) Choose your circle wisely

If you're surrounded by people who constantly talk about others and are insecure, they tend to spread negativity through gossips which will at some point make you toxic too. Surround yourself with those people who make you feel good about yourself and never let you feel insecure. Good people are happy for others. Such people never indulge into unnecessary gossips or comparison.

5) Practice Gratitude

I once came across a post which revolved around a boy, who cried because he couldn't purchase new shoes but then he stopped crying after coming across a man on the road without legs.

Always be grateful for whatever you have.

Practicing gratitude will eliminate the habit of cribbing, complaining and comparing.

As a CA student when we are just within the four walls of our room, without communicating much with others we tend to get negative thoughts and we also question our self-worthiness.

Therefore to avoid such situation, the above mentioned practices should be adopted.

Social media detox helps in cutting down the interaction with the outside world which indeed keeps a person away from constantly monitoring other people. Being your own counsellor makes you realise that our happiness lies in our hands and practicing gratitude keeps you happy and satisfied.

The title "I am doing well and I hope you are doing well too" basically means living a satisfied life without any comparison or harsh feeling for another person.

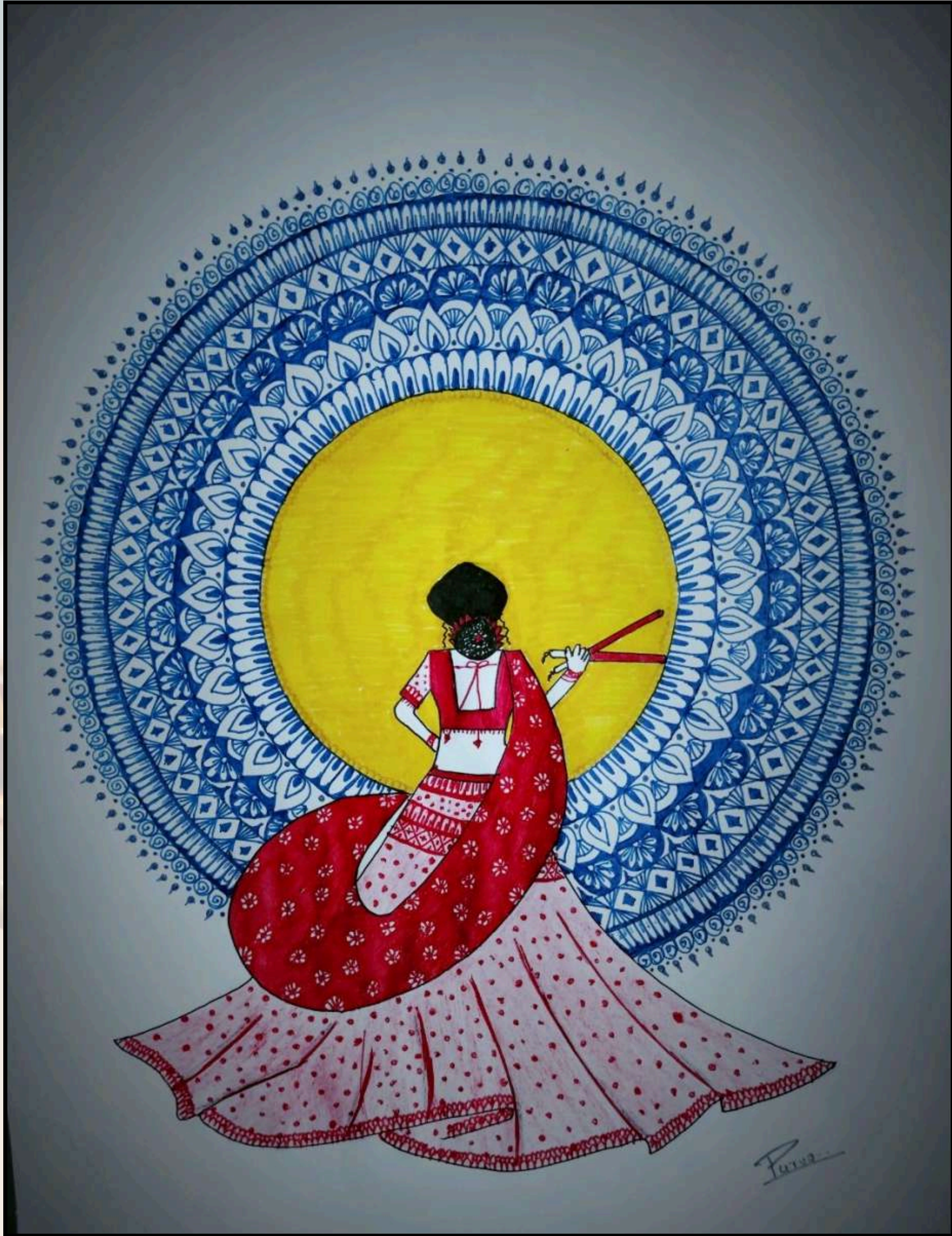


PLATFORM FOR CA STUDENTS TO SHOWCASE THEIR ARTWORK

CREATIVE COMMERCE
CORNER

SKETCHES. POETRY. PAINTINGS.

MAR
2025



**Purva Sud
WRO0734286**



**VIKAS INGLE
WRO0647461**



Purva Sud
WRO0734286

GLIMPSE OF PAST EVENTS

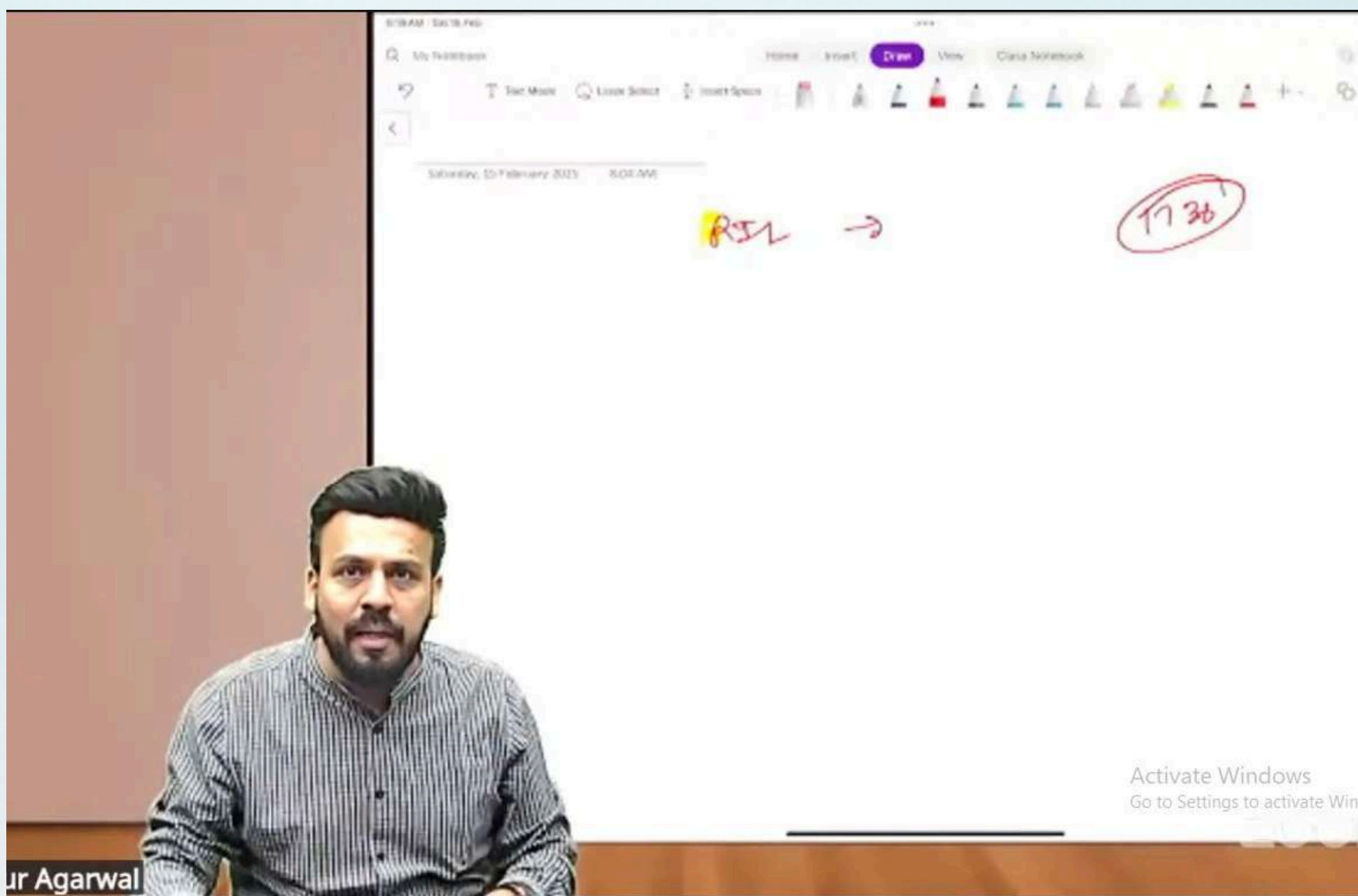
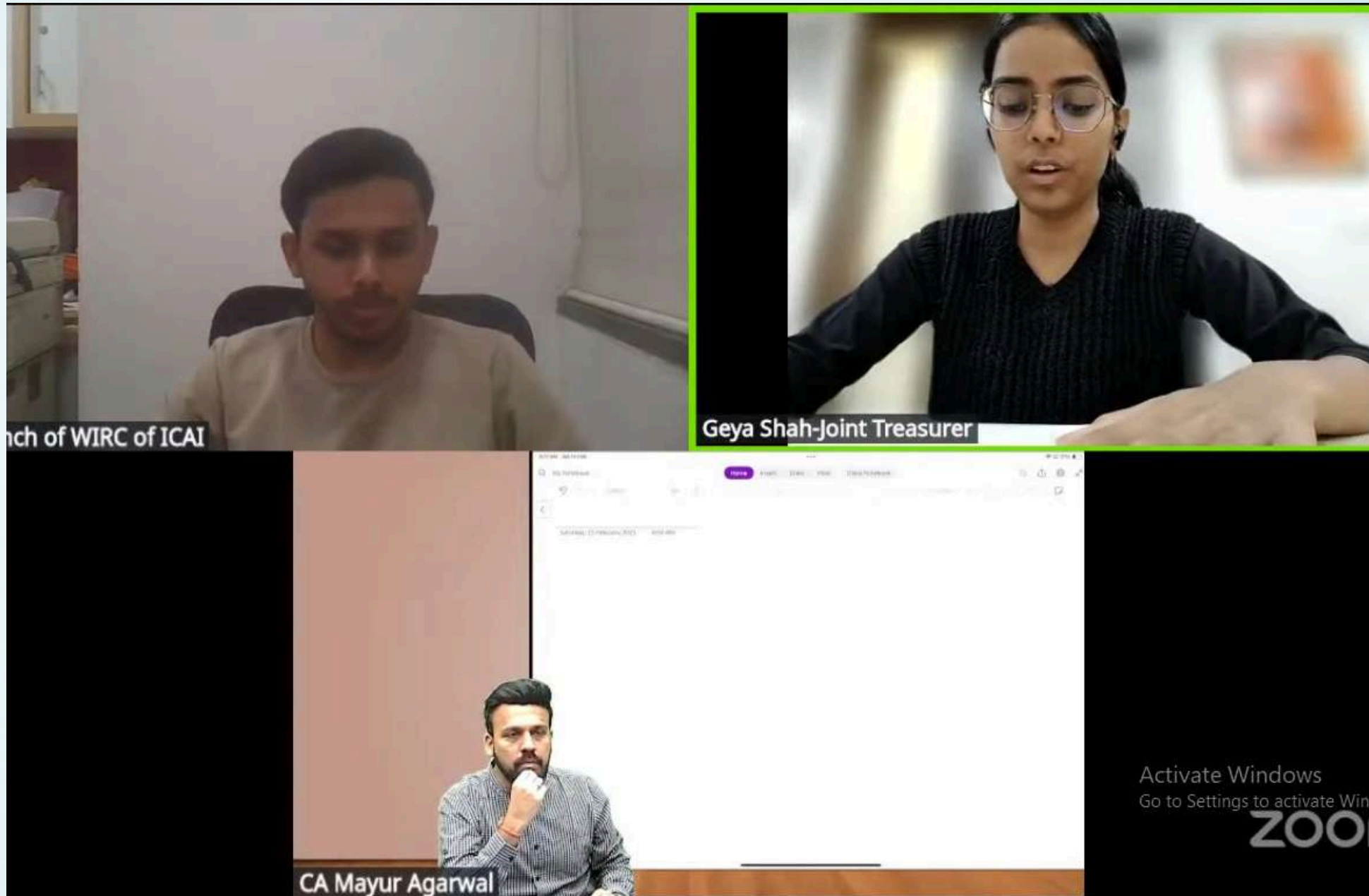


PUNE BRANCH OF WICASA OF ICAI HAS WON THE 2ND BEST REGIONAL BRANCH AWARD FROM WIRC OF ICAI.



VOLUNTEERS MEET AND GREET PROGRAM : FELICITATION OF MANAGING COMMITTEE AND VOLUNTEERS!

GLIMPSE OF PAST EVENTS



SEMINAR INTRODUCTION & OPPORTUNITIES IN
ESG FOR CA STUDENTS HELD ON 15TH FEB.

EDUCATION IS THE MANIFESTATION OF PERFECTION ALREADY IN.

- SWAMI VIVEKANANDA

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