The Institute of Chartered Accountants of India

(Set up by an Act of Parliament)

Kumbakonam Branch (SICASA)



NEWSLETTER

MAY 2026

From The Chairman's Desk

Dear Students



Warm greetings to all aspiring Chartered Accountants.

The month of May holds special significance in the journey of every CA student, as it marks the commencement of the CA examinations. This is a time that reflects months of dedication, discipline, and perseverance. As you step into the examination halls, remember that this is not merely a test of knowledge, but a celebration of your hard work and commitment to the profession.

Preparation for CA exams is never easy—it demands consistency, clarity of concepts, and strong mental resilience. At this crucial juncture, I urge each one of you to remain calm, focused, and confident. Avoid last-minute stress and trust the effort you have invested throughout your preparation. A composed mind will always perform better than an anxious one.

Equally important is taking care of your health during this period. Adequate rest, proper nutrition, and a positive mindset play a vital role in ensuring peak performance. Believe in yourself and stay motivated—success in this examination is not just about intelligence, but about perseverance and self-belief.

To those appearing for the exams, I extend my heartfelt best wishes. May your hard work yield the results you truly deserve. To those who are preparing for future attempts, let this period inspire you to plan better and stay determined.

Our profession demands excellence, integrity, and continuous learning. Each step you take today brings you closer to becoming a responsible professional who contributes meaningfully to society and the nation.

Let us continue to uphold the values of our profession and strive for excellence in all our endeavors.

Wishing you all success and a bright future ahead.

With warm regards,
CA Vivek Manohar
SICASA Chairman, Kumbakonam Branch (SIRC)

ARTICLE 1

INTEGRATED BUSINESS SOLUTIONS: STRATEGY AND APPROACH



Contributed by: Mr. K. S. Sarves, CA Final Student, Kumbakonam

Preparing for CA Final is often seen as a test of knowledge, but the Integrated Business Solutions (IBS) paper goes a step further—it tests the ability to apply that knowledge in practical situations. Unlike traditional theory-based papers, IBS is built on case studies that require students to think critically, analyse information, and respond under time pressure. This makes it one of the most challenging yet scoring papers in the CA Final examination.

Many students approach IBS with uncertainty, often unsure of how to prepare effectively. Despite having conceptual knowledge, they struggle to present answers in a structured and practical manner. The key to performing well in this paper lies not just in what one studies, but in how one approaches the exam.

This article aims to provide a practical strategy for preparing and attempting the IBS paper, focusing on understanding its nature, avoiding common mistakes, and adopting an approach that improves both accuracy and time management.

Understanding the IBS Paper

Integrated Business Solutions (IBS) is fundamentally different from other CA Final papers as it focuses on case-based learning rather than rote theoretical answers. The paper is designed to test a student's ability to analyse a given situation, identify relevant issues, apply concepts, and present logical conclusions. Instead of asking direct questions, IBS presents a business scenario where multiple aspects such as finance, strategy, operations, and law may be interconnected.

To perform well, it is important to first understand the structure and expectations of the paper. Students are required to read the case carefully, identify key facts, and interpret the requirements of each question before attempting answers. Clarity of thought and structured presentation play a crucial role in scoring well. Unlike traditional subjects, there is rarely a single correct answer; rather, the evaluation is based on the reasoning process, application of concepts, and the ability to justify conclusions in a practical manner.

Challenges Faced by Students

Significant challenge arises from the study resources used by students. Many rely heavily on faculty materials for preparation across subjects, which are often simplified and easier to understand compared to the actual ICAI study material. However, the language and framing of questions in the IBS paper closely align with ICAI materials. As a result, students who are accustomed to simplified content may find it difficult to interpret and respond to exam questions effectively. Additionally, IBS requires the ability to connect concepts from multiple subjects, such as finance, strategy, and law. Without adequate practice, this integration becomes difficult. Some students also tend to write overly theoretical answers instead of focusing on practical application, which affects the quality of their responses. Time pressure during the exam further adds to the difficulty, making it challenging to read, analyse, and answer all parts of the case effectively within the given duration.

Building a Practical Preparation Strategy

After completing classes for all subjects, the next crucial step is to organize and utilize the available resources effectively. The Institute provides a comprehensive set of materials for Integrated Business Solutions, including the case study book with around 50 cases, Volume 2 with approximately 35 cases, along with past examination questions, revision test papers, and mock test papers. Collectively, these resources amount to over 150 case studies that form the foundation for preparation. A structured approach to covering these case studies can significantly improve understanding and application skills. A student appearing for the May 2027 examination should try to practice by attempting one case study every two days, ensuring adequate time is given to read, analyse, and understand each scenario. In addition, every tenth case study can be attempted as a timed one-hour test to simulate exam conditions and improve time management and answer presentation. Following this disciplined routine helps in gradually covering all case studies while also building the ability to handle pressure and apply concepts effectively in a limited timeframe.

Books and Materials to Carry

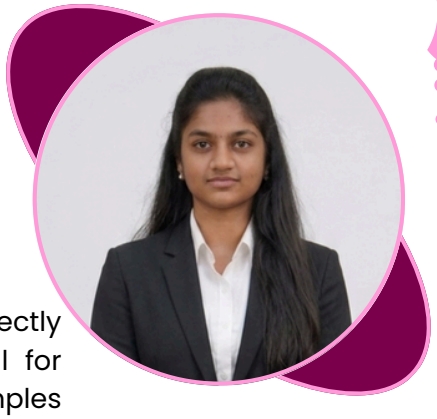
When it comes to carrying materials to the examination hall, the focus should be on keeping things concise and relevant. Students should carry their faculty books and personal notes, as these often contain simplified explanations and key concepts that are easier to revise quickly, along with amendments in Direct Tax and Indirect Tax. For subjects like Financial Reporting Ind AS and Law, the ICAI-issued Saransh can be particularly useful for quick reference and clarity of standards. In addition, ICAI study materials should be referred to during preparation, as they help in understanding the language and presentation expected in the examination.

Conclusion

Integrated Business Solutions is not just another paper in the CA Final curriculum; it is a test of a student's ability to think, analyse, and apply knowledge in real-world scenarios. Success in this paper depends on consistent practice, a structured approach, and the ability to remain calm under pressure. With the right strategy, proper utilization of resources, and regular case study practice, students can gradually build the confidence required to tackle the paper effectively. Ultimately, IBS rewards clarity of thought, logical presentation, and disciplined preparation rather than mere theoretical knowledge. By adopting a practical approach and maintaining consistency throughout the preparation journey, students can transform this challenging paper into an opportunity to showcase their overall understanding and analytical skills.

ARTICLE 2

OVERHEADS IN COST ACCOUNTING



Contributed by: Ms. Vasundara Sree, CA Final Student

Introduction:

In cost accounting, overheads refer to all indirect costs that cannot be directly traced to a specific product, job, or process. These costs are essential for production but are not directly identifiable with units produced. Examples include rent, electricity, supervision, and maintenance. Proper accounting of overheads is crucial to determine the accurate cost of production and profitability.

Meaning and Nature of Overheads

Overheads are indirect costs incurred in the production process. Since they cannot be directly charged to individual units, they must be allocated or apportioned on a reasonable and equitable basis. This process of charging overheads to cost units is known as absorption of overheads.

Steps in Overhead Accounting

- **Collection, Classification, and Codification**
  Overheads are first collected and classified into categories such as:
  - Factory (Production) Overheads
  - Office & Administrative Overheads
  - Selling & Distribution Overheads
- **Departmentalization**
  Overheads are divided among departments:
  - Production Departments – directly involved in manufacturing
  - Service Departments – provide support services (maintenance, canteen)

Allocation and Apportionment of Overheads

- **Allocation**

Allocation means assigning the entire overhead cost to a specific department or cost centre when it can be directly identified. Example: Salary of a supervisor for one department.

- **Apportionment**

Apportionment refers to the distribution of overhead costs among multiple departments on a fair basis when they cannot be directly allocated. Examples of bases:

  - Rent → Floor area
  - Electricity → Machine hours
  - Lighting → Number of light points
  - Supervision → Number of employees

Primary and Secondary Distribution

1. **Primary Distribution**

Overheads are initially distributed among all production and service departments.

2. **Secondary Distribution**

Service department costs are redistributed to production departments using the following methods:

- **Direct Method** – ignores services between service departments
- **Step Method** – considers partial inter-service department services
- **Reciprocal Method** – fully considers mutual services using:
  - Repeated Distribution Method
  - Simultaneous Equation Method

Absorption of Overheads

Absorption means charging overheads to production units using an appropriate rate. This ensures that each product bears a fair share of indirect costs.

Methods of Absorption:

- Direct Labour Cost Method
- Direct Labour Hour Rate
- Machine Hour Rate
- Percentage of Prime Cost

Over and Under Absorption

- **Over-absorption:** Overheads charged exceed actual overheads incurred
- **Under-absorption:** Overheads charged are less than actual overheads

Treatment:

- Transfer to Costing Profit and Loss Account
- Adjust in future costing
- Use supplementary rate

Calculation of Overhead Absorption Rate

The most important final step in overhead accounting is determining the **Overhead Absorption Rate (OAR)**

Example:

If total overheads = ₹1,00,000 and machine hours = 10,000 hours:
OAR = ₹10 per machine hour
This rate is used to charge overheads to products.

Conclusion

Overheads play a vital role in cost determination. Since they are indirect in nature, systematic procedures such as allocation, apportionment, and absorption are necessary to distribute them accurately. Proper handling of overheads ensures correct product costing, better pricing decisions, and effective cost control. A well-structured overhead accounting system ultimately contributes to improved financial performance and managerial decision-making.

ARTICLE 3

INTERNATIONALIZATION OF THE INDIAN RUPEE

Contributed by: Mr. T. Hareprasath, CA Final, Mayiladuthurai



The internationalization of the Indian Rupee (INR) refers to the process of increasing its acceptance and usage beyond domestic borders. A globally accepted currency plays a crucial role in trade, investment, and financial stability. For India, promoting the rupee in international transactions is a strategic move to enhance economic sovereignty and reduce dependence on dominant global currencies such as the US Dollar. In global trade, currencies are used not only for pricing goods and services but also for settling transactions and holding reserves.

Currently, the US Dollar dominates these functions due to its stability, liquidity, and widespread acceptance. However, emerging economies like India are taking steps to elevate their currencies on the global stage. India has introduced mechanisms such as Special Rupee Vostro Accounts to facilitate trade settlements in INR. These accounts allow foreign banks to hold rupees and conduct transactions directly without converting to other currencies. This initiative reduces exchange rate risks and transaction costs for Indian exporters and importers.

Additionally, bilateral agreements with countries such as Russia and the UAE have been explored to promote local currency settlements. Such arrangements help diversify trade practices and reduce reliance on traditional currency systems. Another significant development is the introduction of the Central Bank Digital Currency (CBDC), also known as the digital rupee, by the Reserve Bank of India. This innovation aims to modernize payment systems and potentially facilitate faster and more secure cross-border transactions in the future. Despite these advancements, several challenges remain. The Indian Rupee is not yet fully convertible on the capital account, which limits its free movement across borders. Global investors often seek currencies that can be easily traded without restrictions, making full convertibility an important milestone.

How Internationalization Improves India's Growth: The internationalization of the rupee can significantly contribute to India's economic growth in multiple ways. First, it reduces dependency on foreign currencies, particularly the US Dollar, thereby lowering exchange rate risks for businesses engaged in international trade. This stability encourages more exports and strengthens India's position in global markets. Second, it reduces transaction costs associated with currency conversion. Indian companies can directly trade in rupees, improving profit margins and competitiveness. This is especially beneficial for small and medium enterprises expanding into global markets. Third, increased global use of the rupee can attract foreign investment. As more countries hold INR for trade and reserves, demand for Indian financial assets such as government bonds is likely to rise, leading to increased capital inflows. Fourth, it enhances monetary policy independence. Reduced reliance on external currencies allows India to make domestic economic decisions with less concern about global currency fluctuations. Finally, it strengthens India's geopolitical influence. A widely accepted currency elevates the country's status in global finance and trade, giving it a stronger voice in international economic affairs.

Globally, currencies such as the Chinese Yuan have made notable progress in internationalization through strategic initiatives and strong state support. However, the US Dollar continues to dominate due to its deep financial markets, global trust, and institutional backing. For the Indian Rupee, the path to internationalization is gradual and requires sustained policy efforts. Strengthening economic fundamentals, ensuring low inflation, maintaining fiscal discipline, and building investor confidence are critical components of this journey. In conclusion, the internationalization of the Indian Rupee represents a significant step toward enhancing India's global economic presence. With consistent reforms and strategic execution, it has the potential to drive long-term economic growth and global integration.

ARTICLE 4

ONE LETTER, ₹1 LAKH CRORE MARKET IMPACT AND GOVERNANCE QUESTIONS

Inside HDFC Bank's governance crisis — and what every CA student must take away from it.

Contributed by: Ms. R Jothidharshini, CA Final, Kumbakonam



I'll be honest — I almost scrolled past this story. Another corporate resignation, another dramatic stock fall. But then I read the actual resignation letter. Seven words changed everything: "not in congruence with my personal values and ethics." From the chairman of India's largest private bank. Midway through his second term. With zero specifics. And ₹1 lakh crore evaporated by the next afternoon.

This is that story — the merger under stress, the scandal buried in a Dubai branch, the boardroom standoff, and the KPIs that were already flashing red. Let's walk through it.

Act I: The Pressure Was Already Building

Go back to **July 2023.** HDFC Bank completes its **$40 billion merger with HDFC Limited**, creating one of the world's largest financial institutions. A landmark achievement — but also the beginning of a quiet structural crisis.

The merger inherited ₹216 billion in mortgage loans but brought very few deposits. Immediately, the bank's **Credit-to-Deposit ratio shot to 110%** — dangerously above the healthy 85–90% zone. Net Interest Margins compressed from **4.1% to 3.3%,** dragged down by higher-cost inherited borrowings and a loan book now dominated by lower-yield home loans. Management was fighting on three fronts: fix the CD ratio, absorb the loan book, and integrate two organisations with different cultures.

The AT1 Bond Scandal

Between **2019 and 2022**, employees at HDFC Bank's UAE and Bahrain branches allegedly mis-sold Credit Suisse AT1 bonds to NRI clients — pitching high-risk perpetual instruments as safe, fixed-return alternatives to FDs.
AT1 bonds are Basel III capital instruments that banks issue to boost Tier-1 capital. They pay high interest but carry a critical risk: **they can be written to zero** if the bank's capital breaches a regulatory trigger. When Credit Suisse collapsed in 2023, that's exactly what happened — investors lost everything. Dubai's DFSA stepped in September 2025, **barring HDFC's DIFC** branch from onboarding new clients. Three senior UAE executives were subsequently dismissed.

There was also a more fundamental warning hiding in plain sight. Post-merger, **HDFC Bank's loans were growing significantly faster than its deposits** — a mismatch that pushed the CD ratio to 110% and forced the bank to fund its lending through expensive market borrowings. This was unsustainable and was eating into margins. Management had to deliberately slow loan growth through FY25 while chasing deposits aggressively — a painful trade-off, but the only way to stabilise the balance sheet.

ACT II The Letter That Said Everything and Nothing

On the evening of March 17, 2026, Atanu Chakraborty submitted his resignation to the board. No press conference. No advance notice. Just a letter filed with the exchanges:

> *"Certain happenings and practices within the bank, that I have observed over the last two years, are not in congruence with my personal Values and Ethics."*
>
> — Atanu Chakraborty, Resignation Letter, March 17, 2026

No specifics. No named practices. No individuals called out. The most tightly worded letter to ever send India's largest private bank into freefall, and it ran barely three sentences.

Speaking to CNBC-TV18 afterward, Chakraborty described his exit as stemming from growing "incongruence" between his values and the bank's approach over nearly two years. He dismissed personality clashes as a factor. The issues, he suggested, ran deeper.

Act III March 19, 2026 — The Market Speaks

₹1.09L Cr	**-8.6%**	**-7.3%**	**47.7%**
Market capitalisation erased	**Intraday fall on NSE**	**ADR fall overnight**	**FII stake in HDFC**
In a single session	Hit 52-week low of ₹770	On NYSE, US markets reacted first	bore the maximum impact

Christopher Wood of Jefferies removed HDFC Bank from his model portfolio — a seismic signal for global institutional money. On the emergency investor call that followed, BlackRock's portfolio manager cut straight through the corporate language:

> *"So far, whatever I heard on this call doesn't make me any wiser than I was an hour ago... What exactly was it? Because he was the chairman of the bank — not just any employee."*
>
> — Prashant Periwal, BlackRock Asset Management

The bank responded swiftly. The RBI issued a rare public statement calling HDFC a **"Domestically Systemically Important Bank with sound financials."** Keki Mistry was appointed interim chairman. Two law firms were engaged to probe the resignation letter. CEO Jagdishan told the Economic Times the bank would act **"ruthlessly against misconduct"**, calling the situation "like fighting a ghost" — a remarkable admission.

Act IV What the Numbers Were Already Telling Us



As a CA student, this is the part that hit me hardest: **the governance story didn't happen in isolation.** The financial metrics were already flashing warnings long before any resignation letter. You just had to know what to look for — and more importantly, what questions to ask behind the numbers.

The table below maps the journey from pre-merger stability, through the peak stress of the integration, to where the bank stands today.

Metric	Pre-Merger	Peak Stress	FY26 Today
Credit-Deposit Ratio	~86%	110%	~96%
Net Interest Margin	4.10%	3.30%	3.47%
CASA Ratio	~47%	~34%	~35%
Loan Growth (YoY)	16–18%	~5%	12%
Deposit Growth (YoY)	~16%	Lagging	14.40%
Cost-to-Income	~38%	~43%	~41%

CD Ratio — The Core Problem

At 110% post-merger, the bank was lending more than it held in deposits — bridging the gap with costlier wholesale funding. RBI doesn't set a hard limit, but sustained readings above 90–95% raise systemic concerns. The bank has brought this down to ~96%. Target: 85–90% by FY2027.

NIM — Margin Under Pressure

Net Interest Margin fell from 4.1% to 3.3% due to inherited high-cost HDFC Ltd borrowings and a heavier mix of low-yield home loans. Recovery to the historical 3.7–4.0% band is projected by FY2027–28.

CASA — The Cheap Funding Crunch

CASA deposits (Current & Savings Accounts) are low-cost funding — the engine of good NIM. Post-merger, as customers chased higher-yield term deposits and savings rates were cut to 2.75%, CASA fell from ~47% to ~34%. Rebuilding it is central to the margin recovery story.

Deposits vs Loans — The Good Signal

As of Q4 FY26, deposit growth (14.4%) has outpaced loan growth (12%) for the first time since the merger. Total deposits hit ₹31.06 lakh crore. The liability-first strategy is visibly working.

ACT V Still Unfolding

- Law firms still reviewing — The board-appointed domestic and international law firms are yet to publish findings on the resignation letter.
- Chairman search on — 90 days from March 18 to name a permanent chairman. No announcement yet.
- SEBI is watching — Capital market regulator has begun its own independent review — beyond the RBI.
- Dubai branch restricted — DFSA's bar on new client onboarding at DIFC remains in place. AT1 investor claims unresolved.

The bank's fundamentals haven't broken. Deposit growth is finally outpacing loans, the CD ratio is trending down, and RBI has publicly backed the institution. HDFC Bank will get through this. The open question is how long it takes to rebuild governance trust — and markets typically price that in over 12 to 24 months.

An Inspiring Journey

LEARNING BEYOND LIMITS: A LIFELONG JOURNEY OF PASSION AND PERSEVERANCE
- MADURAI'S PADMAVATI HARIHARAN



Madurai's Padmavati Hariharan cleared BCom at the age of 42. She became a Chartered Accountant at the age of 50. She scored 98% Marks in Sanskrit Bharati Exam at the age of 73

Education does not have to be at a certain age. This is proven by Madurai native Padmavati Hariharan. As a child, Padmavati's dream was to be a degree holder. But Padmavati who had a passion for learning was married off at the age of 17. Years passed. She was busy with her family life. But her old dream was still alive in her. When she got a chance, she took BCom at the age of 42 with a distance education.

Seeing her passion for learning, Chartered Accountant C.V.S. Mani guided her to learn CA. The path of being a Chartered Accountant is extremely difficult for even youngsters. That is why a homemaker of 42, Padmavati, hesitated to try CA. Looking at her hesitation C.V.S Mani encouraged her to join MCom but try for CA simultaneously. In the end, she started her course in Chartered Accountancy at the age of 45. When she passed out, she was 50.

She cleared all the exceptionally difficult exam papers of Chartered Accountancy in her first attempt. This is while she had the responsibilities of home and three children upon her. She recalls that she used to study even while working in the kitchen. For that, she used to write notes and mathematical formulas on the wall of the house. So even when she was walking inside the house, her learning did not stop. Padmavati recalls that she used to lock the house and study to avoid disturbance from neighbours.

Another challenge was studying MCom and CA simultaneously. At times, she has had to write the exams of MCom and CA on the same day itself. Sometimes when guests visit home, she has to cook for them before rushing to the exam hall. She was also an active member of the neighbourhood music group. She found time for them along with her studies. Padmavati says that she was able to achieve this because of the support from her husband. She was an inspiration for her younger son who also took CA as his career path.

Now Padmavati is leading a retired life in Madurai. At age 73, Padmavati passed the Sanskrit Bharati exam with a 98% marks. She is proof that age is just a number when it comes to the process of learning. Learning can happen at any age. Her message to the younger generation is to "stay put and pursue your dream with passion, dedication, and perseverance. You are bound to succeed. Try, try, try and try again…".

Ref: shesightmag.com

ANNOUNCEMENTS

Convocation May - 2026 - (29-04-2026)

Members & Students Services Directorate
The Institute of Chartered Accountants of India
29th April, 2026

Convocation May - 2026

The next ICAI Convocation will be held at the following cities as per date mentioned, for Members enrolled from December, 2025 to April 2026. They will be awarded Certificate of Membership / COP in the Convocation. Rank holders of CA Final Examination held in January 2026 will also be felicitated with the Rank Certificates.

Date	Region	Cities (Centres)
23rd May, 2026	Western	Ahmedabad
		Mumbai
		Nagpur
		Pune
	Southern	**Bengaluru**
		Chennai
		Coimbatore
		Ernakulam
		Hyderabad
		Vijayawada
	Eastern	Bhubaneswar
		Guwahati
		Kolkata
	Central	Bhopal
		Ghaziabad
		Indore
		Lucknow
		Jaipur
		Ranchi
		Raipur
	Northern	Chandigarh
		Ludhiana
		New Delhi

Eligible Members will be intimated individually giving details of venue, timings, etc. by the M&SS Directorate for confirmation of their participation in the Convocation. Details of programme will be hosted at ICAI website shortly.

Please make necessary travel arrangements, etc., accordingly and for any enquiry contact concerned Regional Office/Branch of ICAI.

Members & Students Services Directorate
Email: msshead@icai.in
Phone: 01203045997/998

Last updated on 30th April, 2026

ANNOUNCEMENTS

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
(Set up by an Act of Parliament)

Examination Department
The Institute of Chartered Accountants of India

2nd May 2026

IMPORTANT ANNOUNCEMENT

No. 13-CA (EXAM)/SEPTEMBER – NOVEMBER/2026: In pursuance of Regulation 22 of the Chartered Accountants Regulations, 1988, the Council of the Institute of Chartered Accountants of India is pleased to announce that the next Chartered Accountants Foundation, Intermediate and Final Examinations will be held on the dates and places which are given below provided that sufficient number of candidates offer themselves to appear from each of the below mentioned places.

Similarly, Examination in Post Qualification Course under Regulation 204, i.e., International Taxation – Assessment Test (INTT – AT) and Insurance and Risk Management (IRM) Technical Examination (which is open to the members of the Institute) will be held on the dates and places (cities in India only) which are given below provided that sufficient number of candidates offer themselves to appear from each of the below mentioned places.

INTERMEDIATE COURSE EXAMINATION

[As per syllabus contained in the scheme notified by the Council under Regulation 28 F of the Chartered Accountants Regulations, 1988.]

Group -I: 1st,3rd & 6th September 2026
Group -II: 8th, 10th, & 12th September 2026

FOUNDATION COURSE EXAMINATION

[As per syllabus contained in the scheme notified by the Council under Regulation 25 F of the Chartered Accountants Regulations, 1988.]

2nd, 5th, 7th & 9th September 2026

FINAL COURSE EXAMINATION

[As per syllabus contained in the scheme notified by the Council under Regulation 31 of the Chartered Accountants Regulations, 1988.]

Group-I: 2nd, 4th & 6th November 2026
Group-II: 9th, 11th & 13th November 2026

MEMBERS' EXAMINATION

INTERNATIONAL TAXATION – ASSESSMENT TEST (INTT – AT)

11th & 13th November 2026

INSURANCE AND RISK MANAGEMENT (IRM) TECHNICAL EXAMINATION

Modules I to IV	**6th, 9th, 11th & 13th November 2026**

ANNOUNCEMENTS

Winners of Quiz Competition

As part of the seminar conducted on **14th March 2026**, an engaging quiz competition was organized at the end of the session to assess participants' understanding of the subject matter and to encourage interactive learning.

We are delighted to announce the winners of the quiz:

🥇 First Place: **Ms. Sainthavi B** (SRN: SRO0882257)
🥈 Second Place: **Ms. Atchaya M** (SRN: SRO0818139)
🥉 Third Place: **Mr. Kathiresan K** (SRN: SRO0911459)

The winners were felicitated with Amazon Gift Vouchers in recognition of their outstanding performance. The competition witnessed enthusiastic participation from attendees, making it a lively and knowledge-enriching conclusion to the seminar.

The Branch congratulates the winners and appreciates all participants for their active involvement.

ITT & Orientation Batches

Course Name	Batch No	Start Date	End Date	Registration Status
ICITSS-Orientation	ICITSSOC_Kumbakonam_10	18-05-2026	05-06-2026	Going on
ICITSS-Information Technology	ICITSSITT_KUMBAKONAM_17	10-06-2026	30-06-2026	Will Start Soon

For Registration please visit:
https://www.icaionlineregistration.org/Admin_Module/Login.aspx



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(Set up by an Act of Parliament)

Kumbakonam Branch (SIRC)