The Institute of Chartered Accountants of India

(Set up by an Act of Parliament)

Kumbakonam Branch (SICASA)

SICASA NEWSLETTER

LEARN | GROW | LEAD

Empowering Young Minds... for a Stronger Tomorrow



KNOWLEDGE | NETWORKING | OPPORTUNITIES | PERSONAL GROWTH | SOCIAL RESPONSIBILITY

November 2026

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From the Chairman's Desk



Dear Students,

Greetings from SICASA!

November is a month of aspirations, achievements, and new beginnings. As we move forward in our journey of learning and professional growth, let us remember that every challenge we face is an opportunity to become stronger, wiser, and more confident.

Dr. A.P.J. Abdul Kalam once said,

"Dream, dream, dream. Dreams transform into thoughts and thoughts result in action."

These inspiring words remind us that success begins with a dream, but it becomes a reality only through consistent effort, discipline, and determination. As CA students, let us transform our ambitions into action through dedicated preparation, continuous learning, and unwavering perseverance.

My heartfelt best wishes to all students appearing for the CA Final examinations in November 2026. You have invested months and years of hard work in reaching this important milestone. Trust your preparation, manage your time wisely, remain calm during the examinations, and approach every paper with a positive mindset. Remember, one examination cannot define your entire potential. Give your best, believe in yourself, and let your sincere efforts speak for you.

I also extend my warmest congratulations to all students who have successfully cleared the CA Intermediate examinations in October 2026. This achievement is a proud moment for you, your families, and your mentors. Celebrate your success, but also recognise that it is the beginning of another important phase in your professional journey. Continue learning with humility, strengthen your practical knowledge, and prepare yourself to become competent, ethical, and responsible Chartered Accountants.

To every CA student, I would like to emphasise that the journey to becoming a Chartered Accountant is not merely about passing examinations. It is about developing analytical thinking, professional integrity, communication skills, and the courage to face real-world challenges. Make the best use of your time, learn from your mistakes, seek guidance whenever necessary, and never compare your progress with that of others. Everyone has a different journey, but consistent effort will always move you forward.

As your SICASA family, we remain committed to supporting your academic and professional development through learning opportunities, technical sessions, student activities, and meaningful interactions. Let us continue to learn together, grow together, and inspire one another.

I wish all our CA Final students great success in their November examinations and congratulate all our newly successful CA Intermediate students once again. May you continue to pursue your dreams with confidence, dedication, and integrity.

Dream big. Work hard. Stay humble. Never give up.

With Best Wishes,
CA Vivek Manohar
SICASA Chairman, Kumbakonam Branch (SIRC)

ARTICLE



Neurocomputing: Reshaping the Future of Accounting

Contributed by: Ms. A.Elavarasi, CA Inter Student

The complexity of modern payment ecosystems, encompassing credit cards, digital wallets, peer-to-peer transfers, and cryptocurrency exchanges, creates numerous attack vectors that sophisticated fraudsters exploit systematically. Synthetic identity fraud, characterized by the creation of fictitious identities using combinations of real and fabricated personal information, represents one of the most challenging forms of financial crime facing the world today. Unlike traditional identity theft, synthetic identities are cultivated over extended periods, making them particularly difficult to detect using conventional fraud detection mechanisms. Here we are using another promising technology of this era is called ***NEUROCOMPUTING*** *.*

Neurocomputing -The definition:

Neuro computing represents a promising emerging technology for financial accounting, particularly in fraud detection, continuous auditing, anomaly identification and energy-efficient data processing

Neurocomputing uses computational models inspired by biological neurons and their connections to process information and learn patterns.

Examples: Artificial neural networks, deep learning models, and neuromorphic computing systems.

How AI is different from neurocomputing:

Real-world example: Recognizing a cat

AI approach: A system identifies a cat using rules, image-processing techniques, or a trained neural network.

Neurocomputing approach: An artificial neural network learns patterns such as ears, eyes, fur, and shapes from many cat images, then uses those patterns to recognize a cat in a new image.

How Neurocomputing works on Accounting

1. Developing neuromorphic models for financial statement fraud detection.
2. Comparing spiking neural networks with conventional machine learning for journal-entry anomaly detection.
3. Evaluating energy consumption and processing speed in continuous auditing.
4. Investigating whether neuromorphic systems can improve the detection of unusual transactions while maintaining low false-positive rates.
5. Developing explainable, auditable systems that preserve human accountability

How Neuromorphic Computing Relates to Specific SAs

Standard	Requirement	Possible Support From Neuromorphic Computing
SA 240	Auditor's responsibilities relating to fraud	Detects unusual transactions and potential fraud indicators.
SA 315	Identifying and assessing risks of material misstatement	Identifies abnormal transaction patterns that may indicate audit risks.
SA 330	Auditor's responses to assessed risks	Helps prioritize transactions and accounts requiring additional audit procedures.
SA 500	Audit evidence	Helps analyze large datasets, but its outputs must be evaluated as part of obtaining sufficient appropriate audit evidence.
SA 520	Analytical procedures	Helps identify unusual fluctuations and relationships in financial data.
SA 530	Audit sampling	Can help prioritize higher-risk items, but does not replace the auditor's sampling requirements.
SA 230	Audit documentation	System-generated alerts and analysis can support working papers if properly documented and retained.

Benefits to financial accounting

1. Improves the speed and accuracy of financial analysis.
2. Reduces repetitive manual work.
3. Detects unusual transactions and potential fraud.
4. Supports forecasting and better financial decisions.
5. Helps auditors focus on high-risk areas.

Challenges

1. High implementation and maintenance costs.
2. Dependence on reliable, high-quality financial data.
3. Data privacy and cybersecurity concerns.
4. Difficulty explaining some neural-network decisions.
5. Need for human review and professional judgement

Future Scope of Neurocomputing

Neurocomputing has a bright future as it combines neuroscience and computer technology to develop intelligent systems inspired by the human brain.

1. Healthcare: Helps in disease diagnosis, brain-signal analysis, and the development of advanced medical technologies.

2. Artificial Intelligence: Improves machine learning, pattern recognition, and decision-making.
3. Robotics: Enables robots to learn, adapt, and perform complex tasks efficiently.
4. Brain-Computer Interfaces: Allows people to control computers and assistive devices using brain signals
5. Neuromorphic Computing: Supports the development of energy-efficient computer systems inspired by the human brain.
6. Education: Helps develop personalized learning systems and supports research on human learning and memory.
7. Cybersecurity: Assists in detecting unusual activities, fraud, and potential cyber threats

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MOTIVATIONAL ARTICLE

Dear CA Exam, We Need to Talk,

Contributed by: Mr. U DARSHAN, CA Aspirant



Yes, you the examination that has a special talent for making thousands of students question everything they studied over the last few months.
Every time you approach, the atmosphere changes.
The books that were peacefully sitting on the table suddenly look threatening.
The syllabus that seemed manageable a few weeks ago suddenly appears endless.
And the timetable that looked absolutely perfect, when I prepared it somehow becomes impossible to follow. But honestly, CA Exam, I don't think you are the real problem.

OUR RELATIONSHIP IS COMPLICATED.

You Always Give Us a Deadline:

There is something about having an examination date that makes time move differently.
When the exam is three months away: "There is plenty of time."
Two months away: "I'll start seriously from next week."
One month away: "Okay, now I need to be consistent."
Two weeks away: "Let's make a proper timetable."
Three days away: "Why did I make that timetable?"
And finally, the day before the exam: "I should have started earlier."

You Have Seen Every Version of Me

You have seen me when I was motivated.
"New notebook, New timetable, Fresh goals"
You have also seen me when I was tired.
One chapter completed, four chapters pending and absolutely no desire to open another book.
You have seen me celebrate after finishing a difficult topic.
You have also seen me stare at a question for one hour wondering whether I had ever studied that chapter in my life.
You have seen my confidence rise after a good mock test and disappear after a bad one.
And somehow, you always arrive at the same time.
Right when I am trying to convince myself that I am ready.

Then Came the Three-Hour Meeting

Finally, the day arrives,I enter the examination hall.
Admit card ,Pens ,Water bottle,Calculator, where applicable.
And approximately 9 different emotions like navarasa!
I sit down, Look around.Everyone is strangely quiet.
Someone is revising.
Someone is staring at the wall.
Someone is turning pages at lightning speed.
And someone is looking completely relaxed.
That person immediately becomes my biggest source of insecurity.
Then the question paper arrives.
For a few seconds, I don't open it.
I just look at it.

The conversation begins!

CA Exam: "Ready?"
Me:"No."
CA Exam:"Good. Begin."
The First Question:
I know it.
Confidence returns.
"I can do this."
Second question:
Hmm.
Third question:
Okay... maybe.
Fourth question:
"Who selected this question paper?"

And suddenly, I realise:
The examination isn't asking me whether I have seen the chapter.

"Three months of hard work. Countless hours of studying. So many sacrifices. And somehow, all of it has to speak for itself in just three hours. Three months of preparation, judged in three hours. And for a moment, I wonder—'Was I really prepared enough?' "

It is asking whether I can think, remember, apply and communicate under pressure. That's different.

You Taught Me Something About Time

At home, three hours feels long.
Inside the examination hall, three hours feels like three minutes.
You start with 180 minutes.
Then:

175
170
165

And suddenly you're looking at the clock thinking:
"Where did my time go?"
One lengthy answer.
One calculation that refuses to balance.
One question that takes longer than expected.
And suddenly your carefully prepared time management strategy has become a negotiation with the clock.

Then Comes the Moment We Don't Talk About
The result.

Sometimes, it goes well.
Sometimes, it doesn't.
And when it doesn't, the conversation with you becomes different.
There is no humour.
No timetable.
No excitement.
Just silence.

I start questioning myself.
“Was I good enough?”
“Did I work hard enough?”
“Should I try again?”
“Can I actually do this?”
And preparations, this is where you teach your biggest lesson.
An unsuccessful attempt can tell me that my strategy needs to change.
It does not automatically tell me that I need to give up.

So, Dear CA Exam, What Exactly Are You Testing?

At first, I thought you were testing my memory.
Then I thought you were testing my knowledge.
Then I realised you were testing something much bigger.
You test whether I can keep working when motivation disappears.
Whether I can revise something for the third time even though I am tired of seeing it.
Whether I can sit down and solve another question after getting the previous one wrong.
Whether I can stay calm when the question paper doesn't look like what I expected.
Whether I can accept a setback without allowing it to become my identity.
Maybe that is why the CA journey feels so different.

THE SYLLABUS MAY BE WRITTEN IN BOOKS, BUT THE LESSONS ARE WRITTEN IN US.

So Here's My Final Message:
Dear CA Exam,
You can surprise me.
You can give me a difficult question.
You can make the clock move faster than I want.
You can test chapters I didn't expect.
But you cannot decide how hard I try.
And you certainly cannot decide how far I can go.
That part is mine.
So let's make a deal.

You bring the question paper. **I'll bring my preparation.**
You bring the pressure. **I'll bring my composure.**
You bring the three-hour challenge. **I'll bring everything I have learned.**
And when the clock starts...
I won't ask,**“What if I fail?”**
I'll simply turn the page and think:**“Let's see what I can do.”**

Yours sincerely,
U DARSHAN
A fighting Aspirant- not because the journey is easy,
but because giving up was never part of the plan.

P.S. — Please don't make the first question too scary. We both know how this relationship works.

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Glimpses of the October 2026 Programmes

Orientation Programme









Financial and Tax Literacy Programme at SASTRA University, Kumbakonam 08-10-2026



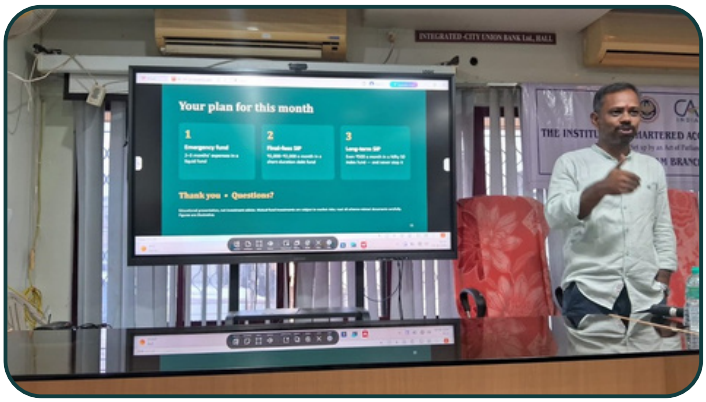






Financial and Tax Literacy Programme at ICAI Bhawan
28-10-2026









THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(Set up by an Act of Parliament)

Board of Studies (Academic)
The Institute of Chartered Accountants of India

Date: 14.10.2026

ANNOUNCEMENT

Mock Test Papers Series – I & Series – II for students appearing in CA Intermediate for January 2027 Examinations

The Board of Studies (Academic) is commencing **Mock Test Papers Series – I** from **19th November, 2026** and **Mock Test Papers Series – II** from **3rd December, 2026** for **students appearing in the Intermediate Course for January 2027 Examinations.**

The Mock Test Papers Series – I & Series – II will be conducted in physical/virtual mode(s). Students interested in physical mode may approach the respective branches in their area.

The schedule for the same is as follows:

Series – I

Date	Day	Intermediate	Time
19.11.2026	Thursday	Paper 1: Advanced Accounting	10:00 AM to 1:00 PM
21.11.2026	Saturday	Paper 2: Corporate and Other Laws	
23.11.2026	Monday	Paper 3: Taxation	
25.11.2026	Wednesday	Paper 4: Cost and Management Accounting	
27.11.2026	Friday	Paper 5: Auditing and Ethics	
30.11.2026	Monday	Paper 6: Financial Management & Strategic Management	

Series – II

Date	Day	Intermediate	Time
03.12.2026	Thursday	Paper 1: Advanced Accounting	10:00 AM to 1:00 PM
05.12.2026	Saturday	Paper 2: Corporate and Other Laws	
07.12.2026	Monday	Paper 3: Taxation	
09.12.2026	Wednesday	Paper 4: Cost and Management Accounting	
11.12.2026	Friday	Paper 5: Auditing and Ethics	
14.12.2026	Monday	Paper 6: Financial Management & Strategic Management	

Access to Question Papers and Registration

Purpose	Platform / Procedure
Download Question Papers & Answers at BoS Knowledge Portal and ICAI BoS Mobile App	Login BoS Knowledge Portal at https://boslive.icai.org/ Login ICAI BoS App (Android / iOS)
• **Download Question Papers & Answers** • **Register at ICAI Branches / Regional Offices to appear for Physical Mock Tests across India**	Register & Login BoS MTP Registration Portal: https://bosmtp.icai.org/ **Steps to Register / Login:** **Step 1:** Click on **Student Login** **Step 2:** If you are a first-time user, click on **Register Now** **Step 3:** Enter your **Registration Number** and **Date of Birth** **Step 4:** After successful registration, enter your **registered Email ID (as per SSP)** **Step 5:** Enter the **OTP** received on your email to log in

The Question Papers for each subject will be uploaded at **BoS Knowledge Portal / BoS MTP Registration Portal**, as per the schedule, **by 9:30 AM** during this period. Students are advised to download and attempt these papers in the stipulated time limit designated for the papers. The Answer Key to these papers will be uploaded **within 48 hours** from the date and time of commencement of the respective paper, as per the schedule. Students can examine their answers with respect to the Answer Keys and self-assess their performance.

Joint Director & Secretary, BoS (Academic)

Board of Studies (Academic)
The Institute of Chartered Accountants of India

Date: 21.10.2026

ANNOUNCEMENT

Mock Test Papers Series – I & Series – II for students appearing in CA Foundation for January 2027 Examination

The Board of Studies (Academic) is commencing **Mock Test Papers Series – I** from **1st December, 2026** and **Mock Test Papers Series – II** from **14th December, 2026** for **students appearing in the Foundation Course for January 2027 Examination**.

The Mock Test Papers Series – I & Series – II will be conducted in physical/virtual mode(s). Students interested in physical mode may approach the respective branches in their area.

The schedule for the same is as follows:

Series – I

Date	Day	Foundation	Time
01.12.2026	Tuesday	Paper 1: Accounting	2:00 PM to 5:00 PM
03.12.2026	Thursday	Paper 2: Business Laws	
07.12.2026	Monday	Paper 3: Quantitative Aptitude	2:00 PM to 4:00 PM
09.12.2026	Wednesday	Paper 4: Business Economics	

Series – II

Date	Day	Foundation	Time
14.12.2026	Monday	Paper 1: Accounting	2:00 PM to 5:00 PM
16.12.2026	Wednesday	Paper 2: Business Laws	
18.12.2026	Friday	Paper 3: Quantitative Aptitude	2:00 PM to 4:00 PM
21.12.2026	Monday	Paper 4: Business Economics	

Access to Question Papers and Registration

Purpose	Platform / Procedure
Download Question Papers & Answers at BoS Knowledge Portal and ICAI BoS Mobile App	Login BoS Knowledge Portal at https://boslive.icai.org/ Login ICAI BoS App (Android / iOS)
• **Download Question Papers & Answers** • **Register at ICAI Branches / Regional Offices to appear for Physical Mock Tests across India**	Register & Login BoS MTP Registration Portal: https://bosmtp.icai.org/ **Steps to Register / Login:** **Step 1:** Click on **Student Login** **Step 2:** If you are a first-time user, click on **Register Now** **Step 3:** Enter your **Registration Number** and **Date of Birth** **Step 4:** After successful registration, enter your **registered Email ID (as per SSP)** **Step 5:** Enter the **OTP** received on your email to log in

The Question Papers for each subject will be uploaded at **BoS Knowledge Portal / BoS MTP Registration Portal**, as per the schedule, **by 1:30 PM** during this period. Students are advised to download and attempt these papers in the stipulated time limit designated for the papers. The Answer Key to these papers will be uploaded **within 48 hours** from the date and time of commencement of the respective paper, as per the schedule. Students can examine their answers with respect to the Answer Keys and self-assess their performance.

Joint Director & Secretary, BoS (Academic)

INVITATION TO CONTRIBUTE ARTICLES FOR THE NEWSLETTER

Dear Students,

Kumbakonam Branch (SICASA) invites enthusiastic students to contribute articles for our upcoming newsletter.

This is an excellent opportunity to showcase your knowledge, creativity, and writing skills on topics related to Chartered Accountancy, professional development, technology, taxation, auditing, finance, management, student experiences, motivational insights, or any other relevant subject of interest to the student community.

Students interested in contributing articles may kindly contact the Branch Office : **9486665557** / **kumbakonam@icai.org** or any of the SICASA Managing Committee Member for submission guidelines and deadlines.

We encourage all students to actively participate and make our newsletter a valuable platform for sharing knowledge and ideas.

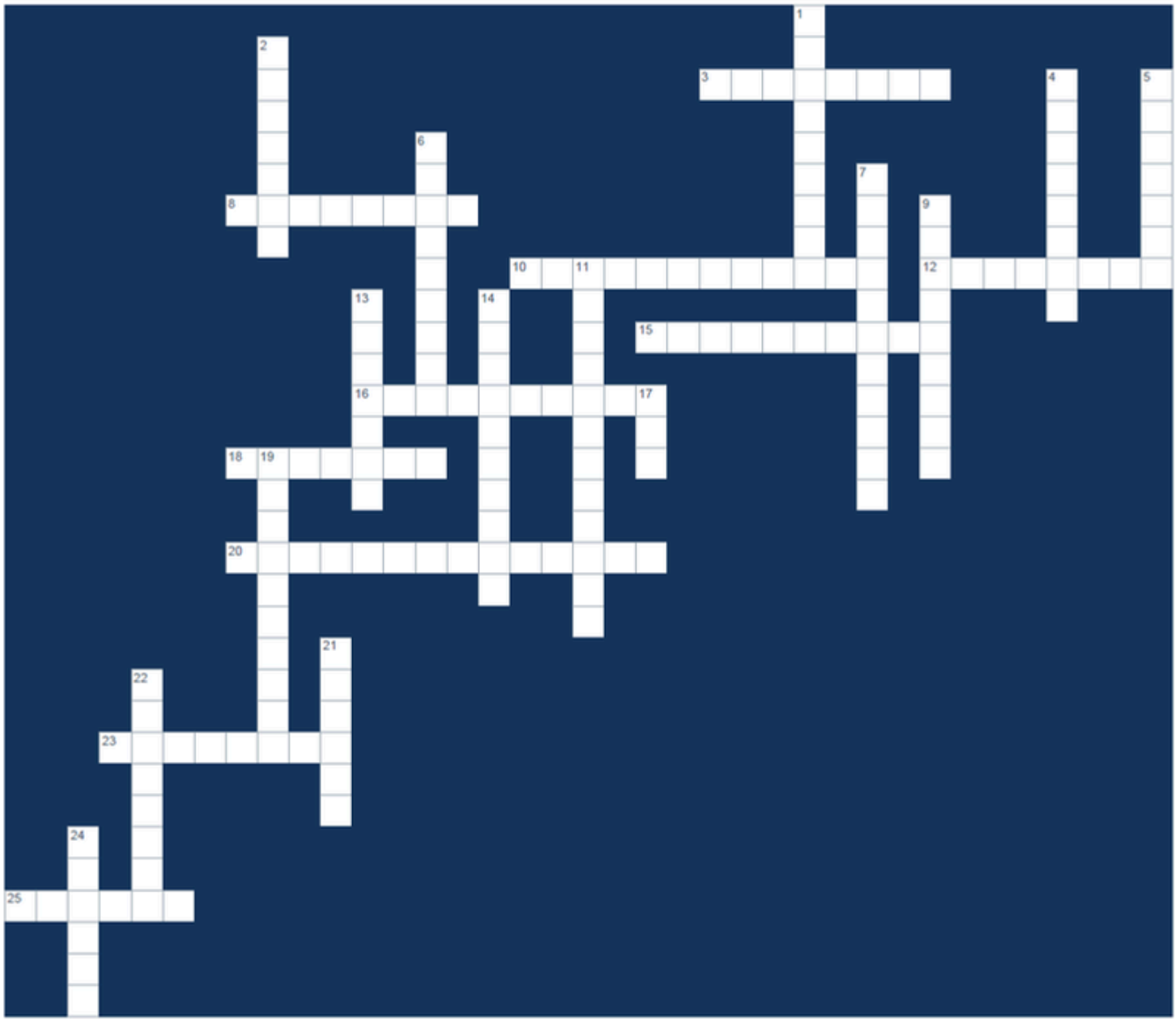
Your contribution can inspire and benefit fellow students!



CROSSWORD PUZZLE

CA Students • Medium Level • 25 Questions

Instructions: Fill one letter per white square. Write answers without spaces. Follow clue number and direction.



CLUES

ACROSS

3. An intangible asset arising in a business combination, representing future economic benefits.
8. The movement of cash and cash equivalents into and out of an entity.
10. The auditor's freedom from influences that compromise professional judgment.
12. The difference between a standard or budgeted cost and the actual cost/result.
15. A costing method that includes fixed and variable production overheads in product cost.
16. A possible obligation whose existence depends on uncertain future events.
18. Under the Income-tax Act, 2025, the 12-month period used in place of the old Act's 'previous year' terminology.
20. The process of comparing records from different sources and explaining differences.

23. A person appointed to the Board of a company under the Companies Act, 2013.

25. The principal book in which transactions are classified into individual accounts.

DOWN

1. An amount permitted by tax law to be subtracted when computing taxable income.

2. Funds contributed or invested by owners in a business. 4. A costing approach focused on variable costs and contribution for decision-making.

5. An amount appropriated from profits or otherwise recognised in equity for a stated purpose.

6. A liability of uncertain timing or amount, recognised when the applicable criteria are met.

7. The level at which a misstatement could reasonably influence users' decisions.

9. Assets held for sale, in production for sale, or to be consumed in production.

11. The systematic allocation of an asset's depreciable amount over its useful life.

13. A document supporting and authorising a financial transaction.

14. A chronological record that tracks accounting transactions and changes in a system.

17. Tax deducted at source by a payer when making specified payments.

19. The process of determining a taxpayer's taxable income and tax liability.

21. The minimum number of members required to validly conduct a meeting.

22. Information used by an auditor to draw conclusions and support the audit opinion.

24. A quantified plan used to coordinate activities and control costs.

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