The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)

Kumbakonam Branch (SICASA)

Students NEWSLETTER

OCTOBER 2026
NEWSLETTER

LEARN | PRACTICE | IMPROVE | GROW

Consistent Practice Achieve Success



Small Steps Every Day Lead to Big Dreams

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From the Chairman's Desk



Dear Students,

Warm greetings to all the aspiring Chartered Accountants!

As we step into the month of October, I would like to remind every CA student of one simple truth: **success in the examinations is not achieved by studying more at the last minute, but by studying consistently from today.**

For many of you, the examination may appear to be some distance away. That feeling often leads to procrastination — "I will start tomorrow," "I still have plenty of time," or "I will study seriously after a few days." But days quickly become weeks, and weeks become months. The time that is postponed today becomes the pressure you face tomorrow.

Therefore, **do not wait for the perfect time to begin. Begin with the time you have.** Even a few focused hours every day, used consistently, can create a significant difference over the course of your preparation.

This is the time to **invest yourself in your books.** Read your study material, understand the concepts, revise them repeatedly, and make your own short notes wherever necessary. Your books should not merely remain on your table; they should become a regular part of your daily routine. Remember, the examination is ultimately a test of what you have understood, retained and can reproduce under pressure.

For **practical subjects,** reading alone is not enough. Do not simply look at a solved problem and think, "I understand this." Close the book, take a blank sheet of paper and **solve it yourself.** Attempt questions without looking at the solution. Practise working notes, calculations, journal entries, tax computations, GST provisions, adjustments and other practical applications wherever relevant. If you make mistakes during practice, that is not a failure — **that is preparation doing its job.** Every mistake identified before the examination is one less mistake you are likely to make in the examination hall.

I also encourage you to regularly test yourself. Set a time limit and attempt questions as if you were actually writing the examination. This will help you improve your speed, presentation, accuracy and confidence. More importantly, it will reveal the areas where you need further revision.

The timeless words of **Thiruvalluvar** beautifully capture the purpose of learning:

"கற்க கசடறக் கற்பவை கற்றபின்
நிற்க அதற்குத் தக."

Learn thoroughly and without flaws what is worth learning; having learnt it, live in accordance with that learning.

As CA students, this should be more than a principle for examinations. The CA course is not merely about passing papers; it is about developing the knowledge, judgement and practical ability that will shape you as professionals.

At the same time, do not measure your progress by comparing yourself with someone else. Every student has a different starting point and a different journey. What matters is whether you are making sincere progress every day.

You have chosen the CA profession after careful thought. Now, let your preparation reflect the seriousness of that choice. ***Plan your studies, avoid procrastination, practise what you learn, revise consistently and believe in the effort you put in every day.***

Your examination success will not be decided by what you wish to accomplish, but by what you actually do with the hours available to you.

Make October a month of disciplined preparation. ***Open your books, start today, practise every day and keep moving forward.***

Wishing you all focused preparation, confidence and success in your forthcoming examinations.

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

ARTICLE 1

Beyond the Balance Sheet: Carbon Accounting and the Evolving Role of the CA in ESG Reporting

Contributed by: Ms. Nivedha Venkatesh, CA Final Student, Kumbakonam.



Introduction

For years, Business performance was measured mainly through revenue, profit, assets and cash flows. Today, the picture is changing. Stakeholders increasingly want to know not only how much value a business creates, but also the impact it leaves behind.

This has brought ESG reporting and carbon accounting into the spotlight. Carbon emissions are no longer just an environmental concern—they can influence costs, investments, supply chains, compliance and reputation.

As companies move towards a low-carbon economy, measuring and reporting environmental impact is becoming an important part of corporate reporting. The question is no longer just "What did the business earn?" but also "What did it take to create that value?"

What is Carbon Accounting?

Carbon accounting is the process of measuring, recording, and reporting the greenhouse gas (GHG) emissions produced directly or indirectly by an organisation's activities, typically expressed in tonnes of carbon dioxide equivalent (tCO_2e). It draws heavily on the globally accepted GHG Protocol, which classifies emissions into three categories:

Scope	Meaning	Typical example
Scope 1	Direct emissions	Fuel consumed by company-owned vehicles or boilers
Scope 2	Indirect emissions from purchased energy	Electricity purchased from the grid
Scope 3	Other indirect value-chain emissions	Purchased goods, logistics, business travel and use of sold products

The distinction is significant. A manufacturing company may have relatively well-controlled Scope 1 data because fuel consumption is recorded internally. Scope 3 can be substantially more challenging because the information may sit with **suppliers, distributors, customers and other external parties.**

Emerging Role of CA:

As sustainability transitions from voluntary disclosure to regulatory mandate, Chartered Accountants are emerging as key enablers of credible, standardised ESG reporting. With frameworks such as BRSR, GRI, and IFRS S1/S2 gaining prominence, organisations require the same rigour in reporting environmental and social metrics that has traditionally governed financial statements.

CAs bring this rigour through carbon accounting—systematically measuring, verifying, and reporting greenhouse gas emissions across Scope 1, 2, and 3 categories. Their grounding in internal controls, audit methodology, and assurance standards enables them to convert sustainability claims into verifiable, decision-useful disclosures for investors, regulators, and stakeholders alike.

As mandatory ESG assurance for larger listed entities becomes a regulatory reality, the profession is evolving from traditional financial stewardship to strategic sustainability partnership—positioning Chartered Accountants at the very core of responsible, transparent corporate governance.

Yet, as ESG reporting becomes a competitive and reputational necessity, it also opens the door to a pressing concern: organisations overstating or misrepresenting their environmental credentials, commonly known as Greenwashing.

Greenwashing — When the Story is Greener than the Reality:

Greenwashing means making a company appear more environmentally friendly than it actually is. Companies may make claims such as "Eco-friendly", "Carbon neutral" or "Net zero" without enough supporting evidence. The problem may lie in incomplete data, unclear calculations or selective reporting.

For example, a company may highlight reduced emissions while ignoring significant Scope 3 emissions. This can mislead investors, customers and other stakeholders.

Carbon accounting is also about money:

One of the biggest misconceptions is that carbon accounting is purely environmental. In reality, carbon can have financial consequences.
Consider a company deciding between two production technologies.

	Technology A	Technology B
Initial investment	₹100 crore	₹115 crore
Annual energy cost	₹20 crore	₹15 crore
Annual emissions	Higher	Lower
Expected useful life	10 years	10 years

A conventional investment analysis may focus primarily on the additional ₹15 crore capital expenditure. An ESG-integrated analysis would additionally consider:
Energy savings + regulatory exposure + carbon risk + financing considerations + stakeholder expectations + transition risk. Thus, carbon information can increasingly become an input into **capital budgeting and strategic decision-making.**

The Data Challenge: The Weakest Link

The credibility of ESG reporting ultimately depends on the reliability of the data pipeline. ESG Data Chain:

Source Data → Data Collection → Emission Factors & Methodology → Calculation → Internal Controls → Management Review → ESG Disclosure → Assurance

A weakness at any stage can affect the final reported figure. Reliable reporting requires reliable data, defined processes and effective controls.

Conclusion — The Opportunity Ahead

ESG reporting is moving from a **"good-to-have" disclosure to a "must-have" business practice**. As companies begin measuring not just profits, but also their environmental impact, a new professional space is opening up.

For Chartered Accountants, this is a **significant opportunity.** Carbon accounting, ESG reporting, controls and assurance bring together what CAs already do best—**numbers, systems, compliance and trust.**

The future CA will not just account for what a business earns, but also for the impact it creates.

ESG is not merely a new reporting requirement. It is a new frontier for the CA profession.

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ARTICLE 2

When Tomorrow Becomes Another Attempt

Understanding procrastination in CA preparation—and how to break the cycle



Contributed by: Ms. Vanathy Parthasarathy, Intermediate Student, Thanjavur

"Tomorrow, I'll start properly."

Five simple words that most CA students have probably said more times than they would like to admit.

- Tomorrow, I'll finish the chapter.
- Tomorrow, I'll solve the questions.
- Tomorrow, I'll wake up early.
- Tomorrow, I'll follow the timetable.

And then tomorrow arrives—and somehow, the plan gets postponed again.
CA preparation has a strange relationship with time. There is always another chapter to finish, another revision to begin and another test to write. Yet there always seems to be a reason to delay.

One video becomes another. A short break becomes an hour. A new timetable feels more appealing than opening the chapter we've been avoiding.

Then comes the guilt. And with the guilt comes another promise:

"This time, I'll be serious."

The cycle begins again.

Why Do CA Students Procrastinate?

We often call procrastination laziness. But for a CA student, it is not always that simple.

Sometimes we procrastinate because the syllabus feels overwhelming. Sometimes a particular subject feels difficult or boring. Sometimes we are afraid that, despite putting in the effort, the result may not be what we want.

For students who have gone through multiple attempts, there can be another layer.

You have seen the syllabus before. You have attended classes. You have made notes. You have written exams.

So you think, "I already know this." But familiarity is not the same as preparation.

At the same time, starting again can bring back memories of the previous attempt. Opening the same book can mean facing the same unfinished chapter and the uncomfortable question:

"What if I put in all this effort again and it doesn't work?"
Avoiding the book provides temporary relief. Unfortunately, the syllabus doesn't disappear along with it.

The Procrastination Cycle

For many students, procrastination follows a predictable pattern:

Pressure → Avoidance → Temporary relief → Guilt → Unrealistic planning → Failure to follow the plan → More guilt → More avoidance

And our favourite response is often to make a new timetable. The timetable looks perfect—ten hours of study, multiple subjects, daily revisions, mock tests, early mornings. Then real life happens.

One session gets missed. Another takes longer than expected. The timetable starts falling apart. Instead of adjusting the plan, we sometimes abandon it completely and wait for another "fresh start"—Monday, next week, the first of the month.

But there is nothing magical about Monday. If yesterday was unproductive, today can still be productive.

How Can We Break the Cycle?

The solution isn't necessarily studying for twelve hours a day or becoming perfectly disciplined overnight. It starts with making the work easier to begin.

1. Stop waiting for motivation. Motivation is unreliable. If we study only when we feel motivated, our preparation will depend on our mood. Instead, make the first step small. Don't tell yourself, "I'll study Tax for four hours." Tell yourself, "I'll revise this one topic and solve five questions." Starting is often harder than continuing.

2. Make your goals specific. "I'll study Costing today" is vague. "I'll complete the material-cost chapter and solve ten questions" gives you something concrete to accomplish. At the end of the day, ask a more useful question—"Did I complete what I planned?"—rather than simply asking whether you spent enough hours at your desk.

3. Don't create an impossible timetable. A realistic plan that you actually follow is better than a perfect plan that survives only on paper. CA preparation is already demanding—your timetable doesn't need to make it harder. Leave room for unexpected delays, difficult chapters and ordinary bad days.

4. Measure preparation, not just time. Sitting with a book for six hours doesn't necessarily mean six hours of effective preparation. Ask yourself:

- How many questions did I solve?
- How many concepts can I explain without looking at my notes?
- What can I reproduce under exam conditions?

The objective is not to spend time near the books—it is to become prepared.

5. Don't turn one bad day into a bad week. This is perhaps the easiest trap to fall into. You miss one day. Then you think, "I'll start properly tomorrow." Tomorrow becomes another day. Soon, you are trying to recover two weeks of preparation in two days. You don't need a perfect restart. You need a return.

The Most Important Skill: Starting Again

Maybe overcoming procrastination doesn't mean becoming someone who never procrastinates. You will have bad days. You will lose focus. You may postpone things again. The important question is: how quickly do you return?

One missed study session is manageable. A missed week requires recovery. A missed month can change the entire preparation strategy.

So when you find yourself procrastinating, don't spend another three hours feeling guilty about the three hours you already lost.

Stop. Open the book. Do the next question. Start from where you are.



Tomorrow Is Not a Study Plan

As CA students, we spend a lot of time thinking about the future—the next attempt, the next revision, the next test, the day we finally see the result we have been waiting for. But the only part we can actually work with is today.

Perhaps discipline isn't always about waking up at 5 AM and studying for twelve hours. Sometimes, discipline is much smaller.

- It is opening the book when you don't feel like it.
- It is solving one more question.
- It is putting the phone away for thirty minutes.
- It is returning after a bad day.

And, especially after multiple attempts, it is refusing to let the past decide what you do today.

There will always be a tomorrow. But "I'll do it tomorrow" cannot be the strategy. Because eventually, tomorrow becomes the exam date. And if we aren't careful, it can become another attempt.

So perhaps the promise we need to make isn't:

"Tomorrow, I'll change everything."

Maybe it is simply:

"Today, I'll do the next thing that needs to be done."

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MOTIVATIONAL ARTICLE



MY CA JOURNEY: MORE THAN MARKS AND ATTEMPTS

NOT A RANK HOLDER'S STORY, BUT A STORY OF PERSISTENCE

Contributed by: CA Asharaf Abdul Aziz,
Director Finance – Shipping. AD Ports Group, Abu Dhabi, UAE

"CA is very tough. It is not for everyone. It is certainly not for people like us."
I still remember deciding to pursue Chartered Accountancy. It was not inspired by a success story or career guidance, but by the above statement I had heard repeatedly. Rather than discouraging me, those words became a challenge—and the starting point of one of the most defining journeys of my life.

I was the first graduate in my family, earning a B.Com. with 58% after completing my education in government schools and colleges. I was never regarded as an academic star, nor did I fit the stereotype of a typical CA student. I enjoyed spending time with friends and had an active social life.

Where My Academic Journey Really Began

My CA journey has a backstory:

Becoming the first graduate in my family was a proud milestone. Yet the 58% on my B.Com. certificate reflected only the outcome, not the struggle behind it. Years earlier, my education had nearly ended when **I failed a subject in Class 10.**

Until then, I had attended a local government school and followed the same routine as most students: go to class, mark my attendance, return home, and repeat it the next day. I had no clear ambition, specific interests, or meaningful career guidance.

At first, I did not grasp the seriousness of the result. In the 1990s, failing at school could easily bring formal education to an end. Before long, others began mapping out a different future for me: finding a local job and eventually moving to the Gulf for work, as many from my community had done.

Suddenly, I faced the possibility that my education could end before I had truly learned to value it. I refused to let that become the final verdict on my life. For the first time, I realized that education offered more than employment or income; it could provide confidence, recognition, responsibility, and the freedom to make meaningful choices.

That failure became the first true turning point in my life.

I had failed a subject, but I would not let that failure define the rest of my story.

From that moment, education became deeply personal. Just as I feared my future was slipping away, my family gave me something far more valuable than advice: their unwavering belief in me. Despite our financial struggles, my elder brother told me, "Don't worry about anything else. Study as much as you want; I will take care of the family."

His words lifted a heavy burden from my shoulders. In that moment, I understood that even if others doubted me, my family believed in me. Their faith became one of the strongest foundations of my journey.

It was against this backdrop that Chartered Accountancy entered my life.

Choosing CA felt like the natural next chapter of a journey that had begun with my failure in 10th Class. I had already proved to myself that my education was not over; now, I wanted to discover how far it could take me.

When Doubt Comes From Others

When I told others about my decision to pursue CA, the reactions were predictable.

"Are you serious?"

"Why don't you pursue an M.Com. or MBA?"

"CA is not meant for students with this academic background."

In hindsight, their concerns were understandable. Given my academic record, they genuinely wanted me to choose a safer path and avoid disappointment. I respected their advice, but deep down, I knew I owed it to myself to try.

My First Reality Check

My first attempt in CA ended in disappointment. The fear surrounding the course affected me more than the syllabus itself, and I did not clear the examination.

Yet that attempt revealed something important.

I had scored far better than I expected.

That result changed the way I saw the challenge.

Perhaps CA was not impossible.

Perhaps it did not require exceptional intelligence.

Perhaps it simply required the right effort.

It was within reach of anyone willing to approach the process with discipline, consistency, and patience. From that moment, I stopped questioning whether I was capable and focused instead on what I needed to do.

Persistence Over Perfection

The journey that followed was not easy.

There were repeated attempts, financial pressures, and moments of disappointment and frustration. Yet I never reached a point where I seriously considered giving up.

I did not search for a backup plan.

I did not consider switching to another professional qualification.

Nor did I tell myself, “Perhaps this course is not for me.”

Once I had chosen this path, I believed it was my responsibility to keep moving forward.

Success in CA is not defined by never failing, but by refusing to quit.

The Balancing Act

One of my greatest challenges was balancing articleship, studies, and personal life. I treated articleship as a valuable learning opportunity and made the most of every chance to gain practical knowledge. That hands-on experience taught me lessons no textbook could.

During examination leave, I shifted gears completely and focused intensely on my studies. At the same time, I learned another equally important lesson:

I Never Stopped Living

Pursuing CA did not mean giving up everything I enjoyed. I still watched my favourite movies, spent time with friends, and enjoyed simple pleasures such as good food.

The key was not sacrifice alone, but balance.

Your life should support your CA journey, not compete with it.

Focus Is More Important Than Study Hours

Over time, I learned that success in CA depends less on the number of hours spent studying and more on the quality of attention given to each hour. Many students take pride in studying for twelve or fourteen hours a day, but focused, purposeful study is ultimately far more valuable than simply counting hours.

Build a Routine, Not Merely a Timetable

The CA course demands a unique ability to move between different worlds. One moment you are dealing with practical assignments during articleship; the next, you are immersed in standards, taxation, auditing, or financial reporting. The ability to switch focus quickly is a skill that becomes invaluable throughout the journey.

The Sacrifices Nobody Talks About

Pursuing CA requires sacrifice.

You do not need to become a saint or withdraw from the world. However, you cannot attend every event, accept every invitation, and still expect exceptional results.

There will always be weddings, celebrations, social gatherings, and other demands on your time.

Those occasions will come again.

The opportunity to invest fully in your CA journey may not.

Protect your time. Your future self will thank you for it.

The Power of People Around You

One of the greatest blessings of my journey was the people who supported me along the way.

Mentors, teachers, colleagues, and fellow students stood beside me throughout the journey. In particular, my Class 12 teacher strengthened my foundation in accounting and, in many ways, laid the groundwork for my CA journey.

My friends also played an important role. We shared similar struggles, anxieties, and disappointments, often joking about our attempts and setbacks. Learning to laugh at those moments together made a demanding journey easier to manage.

Their support reinforced a simple truth:

Your Environment Matters

Find people who motivate you.

Build a circle of like-minded students.

Study together if that works for you.

Study alone if that suits your personality better.

Do not blindly copy somebody else's strategy.

Every mind learns differently.

What works brilliantly for one student may not work at all for another.

My Study Philosophy

My approach was simple:

Study once.
Understand once.
Remember once.

Do not rush through topics merely to say that you have completed the syllabus.

A superficial grasp of the entire syllabus is rarely enough.

It is better to understand what you have studied thoroughly than to have only partial knowledge of everything.

Examinations often test familiar concepts in unfamiliar ways. When your understanding is strong, you can handle those surprises.

What CA Truly Gave Me

Looking back, I realise that CA gave me far more than a professional qualification.

The designation opened doors, but the journey shaped the person who walked through them.

It taught me discipline when shortcuts were tempting, resilience when success was delayed, patience through setbacks, and confidence in times of uncertainty.

These lessons have remained with me throughout my professional career, extending far beyond the examination hall.

A Message to Every CA Student

If there is one lesson my journey taught me, it is this:

Success in CA is not reserved for the most intelligent; it belongs to those who refuse to give up.

Do not let your marks, background, or number of attempts define your future.

The CA journey is not about proving others wrong.

It is about discovering what you are capable of becoming.

Stay focused. Build a routine. Trust the process. Learn from every setback. Keep moving forward.

And whenever someone tells you,

“CA is not for people like us,”
Smile.

Because that is exactly where my journey began.

எண்ணித் துணிக கருமம் துணிந்தபின்;
எண்ணுவம் என்பது இழுக்கு.

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Glimpses of the September 2026 Programmes

Teachers' Day 2026 - 5th September 2026



Teachers' Day Address by **President and Vice-President** of ICAI



Welcome Address by **CA H Vijay Sarathi**, Chairman, Kumbakonam Branch.



Honouring **CA Rathinagiri**



Honouring **CA V Mahadevan**



Honouring **CA Ganesh Radhakrishnan**



Honouring **CA Ganesh R**



Honouring **CA Venkatesh R**



Honouring **CA Mithra Vijayarama**



Honouring **Mr. Raman Vengatesan**



Honouring **Ms. Sridevi**

Glimpses of the Teachers' Day Elocution Contest 2026
5th September 2026



















THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(Set up by an Act of Parliament)

Examination Department
The Institute of Chartered Accountants of India

23rd September 2026

IMPORTANT ANNOUNCEMENT

No. 13-CA (EXAM)/JANUARY/2027: 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 and Intermediate 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.

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: 2nd, 4th & 6th January 2027
Group -II: 8th, 10th & 12th January 2027

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

3rd, 5th, 7th & 9th January 2027

It may be emphasized that there would be no change in the examination schedule in the event of any day of the examination schedule being declared a Public Holiday by the Central Government or any State Government / Local Bodies.

Paper(s) 3 & 4 of Foundation Examination are of 2 hours duration. However, all other examinations are of 3 hours duration, and the examination wise timing(s) are given below:

Examination	Paper(s)	Exam. Timings (IST)	Duration
Foundation	Paper 1 & 2	2 PM to 5 PM	3 Hours
	Paper 3 & 4*	2 PM to 4 PM	**2 Hours**
Intermediate	All Papers	2 PM to 5 PM	3 Hours

*In Paper 3 and 4 of Foundation Examination there will not be any advance reading time, whereas in all other papers / exams mentioned above, an advance reading time of 15 minutes will be given from 1.45 PM (IST) to 2 PM (IST).

PLACES OF EXAMINATION CITIES:

The Chartered Accountants Examinations, January 2027 will be held in the following Indian cities:

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!



The Institute of Chartered Accountants of India

(Set up by an Act of Parliament)

Kumbakonam Branch (SIRC)