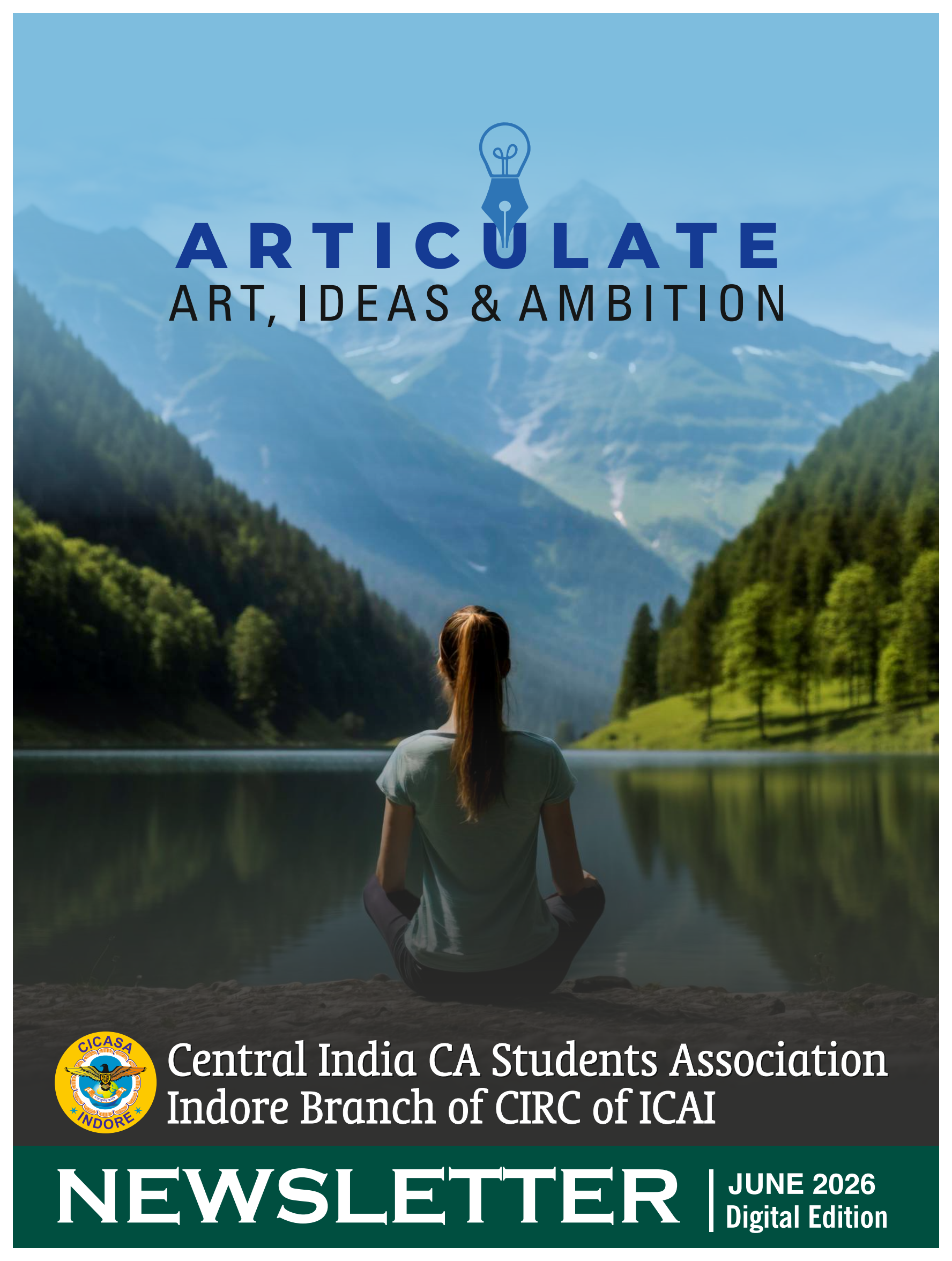




A person with long brown hair in a ponytail, wearing a light blue t-shirt and dark pants, is sitting in a meditative lotus position on a rocky shore. They are facing away from the camera, looking out over a calm lake. The lake reflects the surrounding green forested hills and the distant, hazy blue mountains under a clear sky. The overall mood is peaceful and contemplative.

# ARTICULATE

ART, IDEAS & AMBITION



Central India CA Students Association  
Indore Branch of CIRC of ICAI

# NEWSLETTER

JUNE 2026  
Digital Edition

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### **CA. Samkit Bhandari**

*Chairman, Indore Branch of CIRC of ICAI*

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### **CA. Lavish Tanted**

*CICASA – Chairman, Indore Branch of CIRC of ICAI*

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## INDORE BRANCH *Chairman Message*

Dear Students,

*"Growth begins the moment you step beyond your comfort zone."*

*It gives me immense pleasure to connect with you through this month's edition of our CICASA Newsletter.*

*The past month has been a wonderful journey of learning, creativity, and togetherness for all of us at Indore branch of CIRC of ICAI. Your enthusiasm and active participation in every initiative truly reflects the spirit of this fraternity curious, motivated, and ever-growing. Each one of you continues to inspire us with your dedication.*

*As we welcome June, we look forward to bringing you more enriching programs, interactive sessions, and opportunities that will not only enhance your technical knowledge but also nurture your overall personality and confidence. Indore branch of CIRC of ICAI remains committed to standing by your side in every step of your professional journey.*

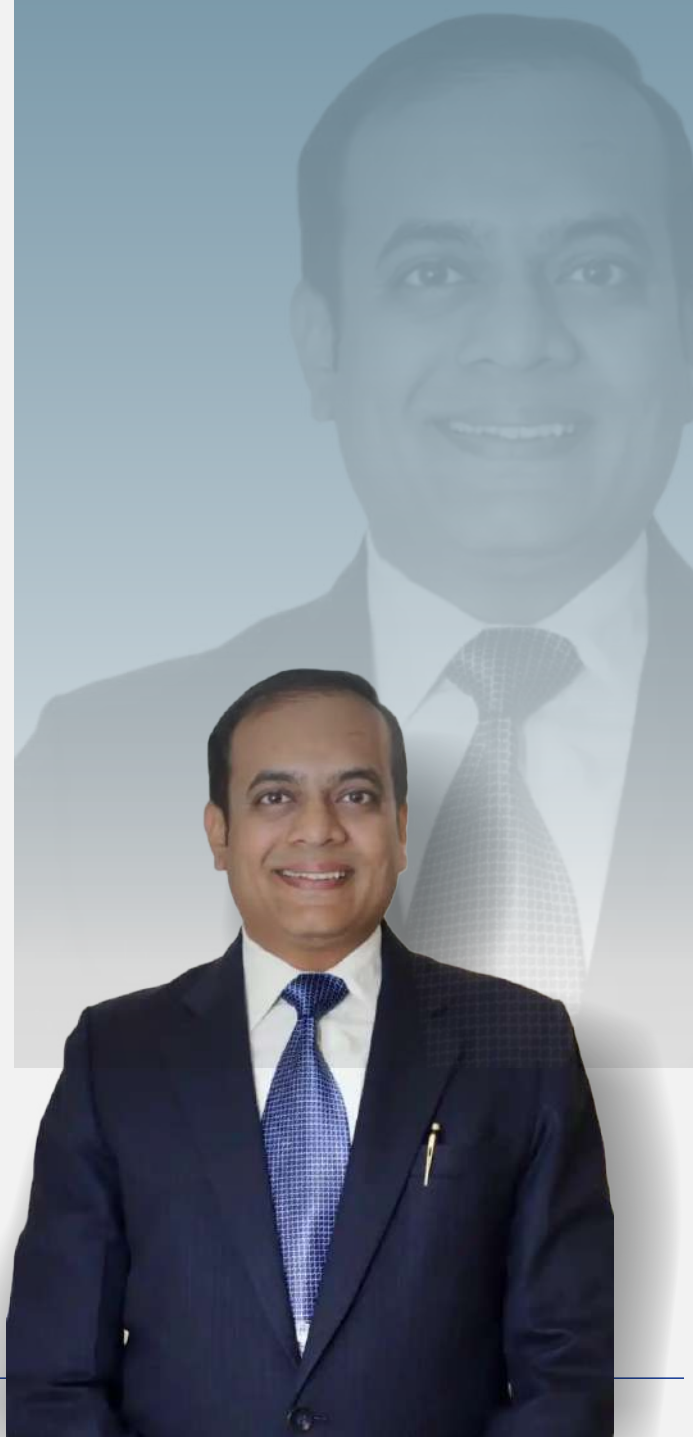
*To all the students preparing for upcoming examinations, believe in yourself and trust the effort you have put in. Success is the result of consistent hard work, and your preparation will surely bear fruit. Stay focused, stay calm, and give it your very best.*

*Let us continue to learn, grow, and inspire one another. Together, we make CICASA Indore a community worth being part of.*

*Wishing you all a fruitful and inspiring month ahead!*

Warm regards,

**CA. Samkit Bhandari**  
Chairman,  
Indore Branch of CIRC of ICAI





## CICASA Chairman Message

Dear Students,

*"The CA journey is not just about clearing exams it is about becoming someone the world can trust."*

*Warm greetings from the Indore Branch of CIRC of ICAI.*

*As I write this, I am reminded of a conversation I recently had with a young articleship student here in Indore. She said something that stayed with me: "Sir, some days I feel I am giving everything, and still it feels like it's not enough." I think many of you feel exactly that way, and I want to address it honestly.*

*You are enough. Your effort is enough. The CA examination is designed to test your limits and the fact that you are still here, still showing up, still turning pages at midnight, tells me more about your character than any result ever could.*

*The Indore Branch will continue to walk this journey alongside you. Through our programs, workshops, and community initiatives, we are committed to giving you every advantage we possibly can. But beyond the technicalities of the syllabus, I hope this Branch also gives you something else a sense of belonging, a network of peers and mentors, and the quiet reassurance that you are not alone in this.*

*Wishing you focus, calm, and the very best for the weeks ahead. The Indore Branch is proud of every single one of you.*

Regards,

**CA. Lavish Tanted**

CICASA – Chairman  
Indore Branch of CIRC of ICAI





## INDORE BRANCH OF CICASA OF ICAI TEAM 2026-27



Alongside the Core Committee, an Extended Committee comprising spirited members has also been constituted, ready to collaborate and innovate.

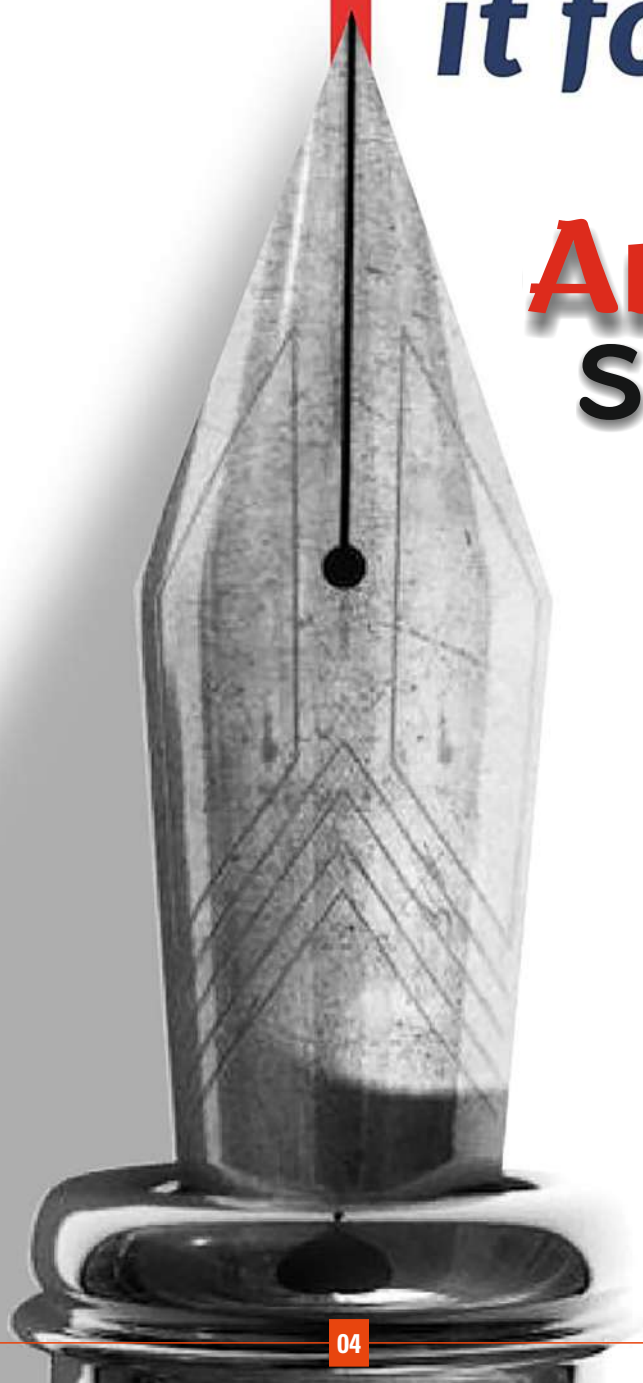
### THE NEXT GENERATION OF LEADERS

*We*

**WRITE**

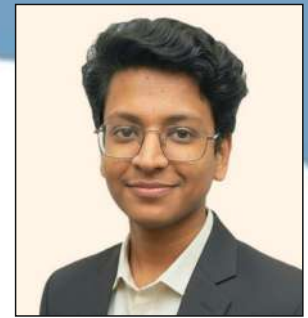
*it for you*

**Article**  
**Section**



# Is Artificial Intelligence Being Forced Upon Us?

*"Those who cannot remember the past are condemned to repeat it"*  
- George Santayana



**ATHARV AGARWAL**  
CRO 0825435

No, I am not conservative, in fact, I genuinely love experimenting with new tools and technologies. But be with me till the end to understand my take.

## From Tool to Trap

History shows us many examples of "tools" that were later turned into "traps" to increase profits for corporations.

1. **Social media:** Arguably the best example; what we were told to be a way of staying connected with each other (which is not false) is now filled with short form content and addictive algorithms, ensuring we spend maximum of our time on these applications.
2. **Educational kids shows:** what were meant to teach little children using rhymes are now specifically tailored to stimulate kids and make them addicted to the videos.
3. **Subscription Trap:** a form of payment first introduced for flexibility for occasional consumers who do not want to buy the product is now being forced upon every application ensuring continuous inflow for corporates while the consumer never truly owns the product.



**What I mentioned above were some of many examples. Now, how does AI become one of these?**

## Use it or lose it!

When you continuously use AI to make decisions for you or "help" you complete your essay or projects, you lose your ability to make decisions yourself. This dependency erodes your critical thinking and attention span. It is called "cognitive offloading" or "brain fry." Imagine having to pay a subscription because you can no longer write on your own or make your own decisions.

## How is AI being forced upon us?

Look around yourself, every app, every startup, every website, all are filled with AI tools that we never even knew we needed. We are being expected to learn AI because apparently "it's the future." But tell me, who created that future? Did you? Or did I? It was the same big corporation.

## So, is AI all bad?

Undeniably, AI is extremely useful for automating repetitive, routine tasks like managing emails and for processing large amounts of data quickly but using it for everything and even replacing humans for creative works expecting AI to handle it is a bit too excessive. This is where the corporations' profit intent becomes apparent.

## Conclusion

At the end, I am intentionally leaving the article open ended. I want you all to think about these 2 questions:

1. Why do we click pictures of a place we visit when pictures of same place are available in better quality and better angle on internet?
2. Why do we write "make it more human" after AI gives us a grammatically perfect article or essay?

# From Office Hustle to Study Desk



NEELESH SAHU  
CRO 0728127

My articleship ended in the first week of February 2026, and suddenly life became so quiet, calm, and even soothing.

During articleship, there was always some kind of stress or tension. There were filing deadlines, pending audit queries, upcoming GST due dates, client calls, and countless other responsibilities. Along with all this, there was the constant struggle of managing time for studies amidst the busy work schedule.

But when all of this came to an end, I realized that I actually missed those things.

I missed the conversations in the office, the lunches in the pantry, the fun moments with colleagues, managing clients, and sometimes even hiding small mistakes from the principals a skill that I believe every article becomes an expert in!

Then came the transition phase. Instead of going to the office every day, the only thing left to do was study, as the final attempt is approaching in November 2026.

I still remember the first day I sat down for self-study after completing my articleship. It felt as if all my study habits had disappeared. A sense of self-doubt started creeping in.

“Am I the same person who used to study for 10–12 hours a day during CA Intermediate? Why am I unable to concentrate even for 3 hours now?”

However, during those days, I learned an important lesson: habits never truly disappear. They just become dormant.

All you need to do is follow the same routine for a few days. Whether your mood is good or bad does not matter. Just sit with discipline every day, and eventually that old version of yourself returns and says, “Hey buddy, let's crack the Finals!”

I believe this was not just my story. It was the story of many of my colleagues as well. It is something that every CA student experiences at some point, and in the future, our juniors will go through the same phase too.

The journey from articleship to preparation leave may feel strange and uncomfortable at first, but it teaches us one of the most valuable lessons of life: discipline can bring back the best version of ourselves.

# STATEMENT OF DEPRECIATION

Schedule of Personal Assets- Any CA Student

Prepared under the Whatever Helps Me Cope Act, read with Schedule II of the Companies Act, 2013

Period of Account: From the day you said "CA karunga" to the day you understood what that meant



**ANSHUL GUPTA**

CRO 0711475

| Asset                                                                            | Opening Balance              | ICAI Addition<br>(capital expenditure of participation)                                                             | Depreciation Charged              | Closing — if you showed up | Closing — if you stayed home | Auditor's Remark                                                                                                                        |
|----------------------------------------------------------------------------------|------------------------------|---------------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------------------|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| <b>Social Life</b><br><i>Wasting asset, finite life</i>                          | 100                          | +40<br>CICASA fests, cultural events                                                                                | -20                               | 120 ✓                      | 80                           | Active student closes higher than opening. ICAI did not destroy your social life. You did, by staying home.                             |
| <b>Confidence</b><br><i>Self-generated intangible</i>                            | 100                          | +30<br>Competitions, Talent Search                                                                                  | -95<br>SFM paper, Nov sitting     | 35                         | 5                            | ICAI addition of 30 noted. However, one SFM paper wiped out 95 units in a single sitting. Net position: humbling.                       |
| <b>Ability to Make Small Talk</b><br><i>Tangible — rapidly depleting</i>         | 70                           | +25<br>Leadership conclaves, networking                                                                             | -70<br>3 years of only audit talk | 25                         | 0                            | Fully written off in inactive student. Active student retains 25 units, all of which are about taxation.                                |
| <b>Writing Skills</b><br><i>Self-generated intangible</i>                        | 30                           | +25<br>E-Newsletter, article contests                                                                               | -8                                | 47 ✓                       | 14                           | Unlike most assets, this one appreciates when shared.                                                                                   |
| <b>Patience</b><br><i>Finite-life — impaired on contact with clients</i>         | 100                          | Soft skills sessions attempted.<br>Addition: +10.<br>Urgent client query received at 6:55 PM.<br>Addition reversed. | -100                              | Nil                        | Nil                          | Addition recognised initially. Reversed before close of business.                                                                       |
| <b>Hope &amp; Motivation</b><br><i>Intangible — impaired every May &amp; Nov</i> | 100                          | +30<br>Meeting qualified CAs at events                                                                              | -60<br>attempt 2 onwards          | 70                         | 40                           | The 30-unit ICAI addition here is not from a workshop. It is from watching a CA who once failed 3 times speak at a national convention. |
| <b>Fear of Public Speaking</b><br><i>Liability mistakenly recorded as asset</i>  | 200<br>(liability, restated) | -120<br>Elocution contests, presentations                                                                           | Reduced, not charged              | 80 ↓ liability             | 200 liability remains        | This row runs in reverse. Fear is a liability. ICAI events reduce it. Inactive student liability persists.                              |

| Asset                                                                     | Opening Balance | ICAI Addition<br>(capital expenditure of participation)         | Depreciation Charged              | Closing — if you showed up         | Closing — if you stayed home                 | Auditor's Remark                                                                                            |
|---------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------|-----------------------------------|------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------|
|                                                                           |                 |                                                                 |                                   |                                    |                                              | carries full 200 into interviews.                                                                           |
| <b>Handwriting Legibility</b><br><i>Tangible — condition deteriorates</i> | 8/10            | No ICAI activity addresses this. Considered beyond remediation. | –6/10<br>5 years of speed writing | 2/10                               | 2/10                                         | Equal for all students. Examiners have filed a modified opinion. Management has not responded.              |
| <b>Work-Life Balance</b><br><i>Asset never acquired</i>                   | —               | —                                                               | —                                 | Not applicable                     | Not applicable                               | Does not meet definition of an asset. Never recognised. Existence disputed. Management declined to comment. |
| Net Asset Value (dosing) →                                                |                 |                                                                 |                                   | 299 +<br>certificate               | 139 +<br>certificate                         |                                                                                                             |
| What you actually leave with →                                            |                 |                                                                 |                                   | A qualified CA who also has a life | Just the certificate and 139 units of regret |                                                                                                             |

**Going Concern Assumption (AS 1):** This schedule has been prepared on a going concern basis — assuming the student has not, as of the date of this publication, switched to B.Com, opened a chai stall, or told their parents "dekh lena kuch aur." If any of the above conditions exist, the going concern assumption may not hold, and assets should be written off immediately.

**Physical Verification Report:** A physical verification of all assets listed above was conducted on the night before result day. Assets located: Sleep (partial, 3 hrs). Assets not located: Confidence, Social Life, Motivation, Work-Life Balance. Discrepancy reported to management. Management was also not located.

**Related Party Transactions (AS 18):** Family support received throughout the reporting period. No consideration paid. No repayment terms identified. Balance remains outstanding and is expected to continue indefinitely.

\* Numbers are in Units of Human Experience (UHE). Audited figures are available upon request, but the auditor is also a CA student and currently unavailable.

\* The difference between 299 and 139 is not a number. It is every ICAI event you said no to because "padhai hai yaar."

**SUBJECT TO AUDIT**

Prepared by: A CA Student  
who finally showed up

Principal's review: pending  
since articleship Year 1

Countersigned by: Anxiety  
Statutory Auditor — re-appointed annually

# The Pressure of Being 'Almost There'



**ARYAN BHARTI**  
CRO 0718737

People often say that CA is a journey, not a destination. As a CA Inter student, I think the most difficult part of this journey is being "almost there."

You are no longer a beginner. You know the syllabus, the exam pressure, and the feeling of waiting for results. At the same time, you are not a Chartered Accountant yet. You are somewhere in between working hard, learning every day, and hoping that your efforts will eventually pay off.

What makes this stage unique is that it teaches patience. In a world where everyone wants quick results, CA students learn to trust the process. We spend months preparing for exams that last only a few hours. We sacrifice outings, sleep, and sometimes even our peace of mind for a goal that seems distant.

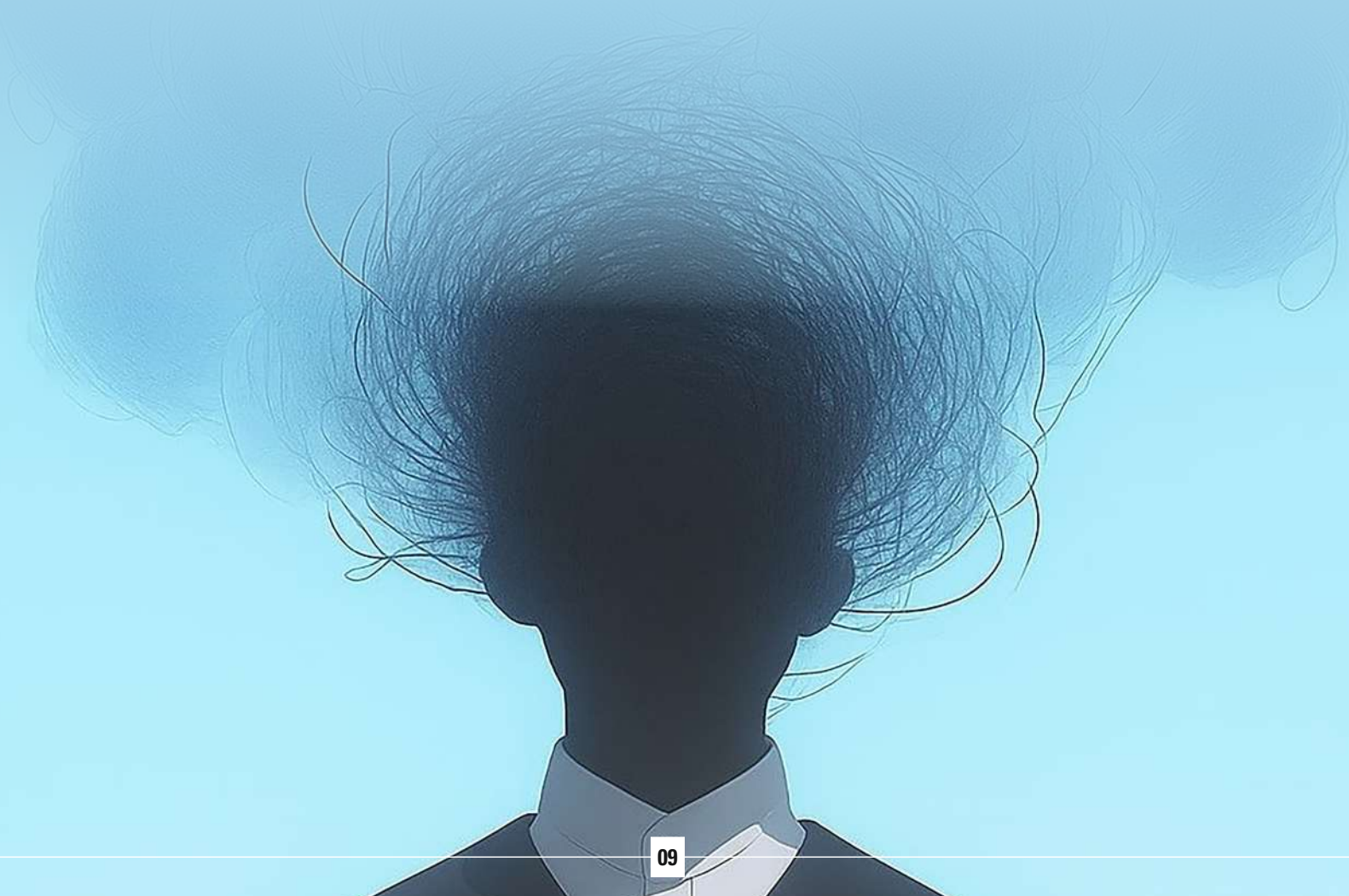
But this journey also teaches us something beautiful: **growth is often invisible.**

The chapters we revise repeatedly, the mistakes we correct, the concepts we finally understand after struggling with them these small victories may not be visible to others, but they shape us every day.

Being a CA Inter student is not just about clearing exams. It is about developing discipline when nobody is watching, staying consistent when motivation fades, and believing in yourself even after failures.

Perhaps that is why every CA student has a story worth telling. Not because the journey is easy, but because despite all the challenges, we choose to continue.

And sometimes, continuing is an achievement in itself.



# The Brilliance Within



PRIYANSHI GUPTA  
CRO 0688105

*Within the silence of an unawakened dream,  
Lies a universe yearning to be unfurled.*

*For every towering achievement once began,  
as a spark that chose to challenge the night.*

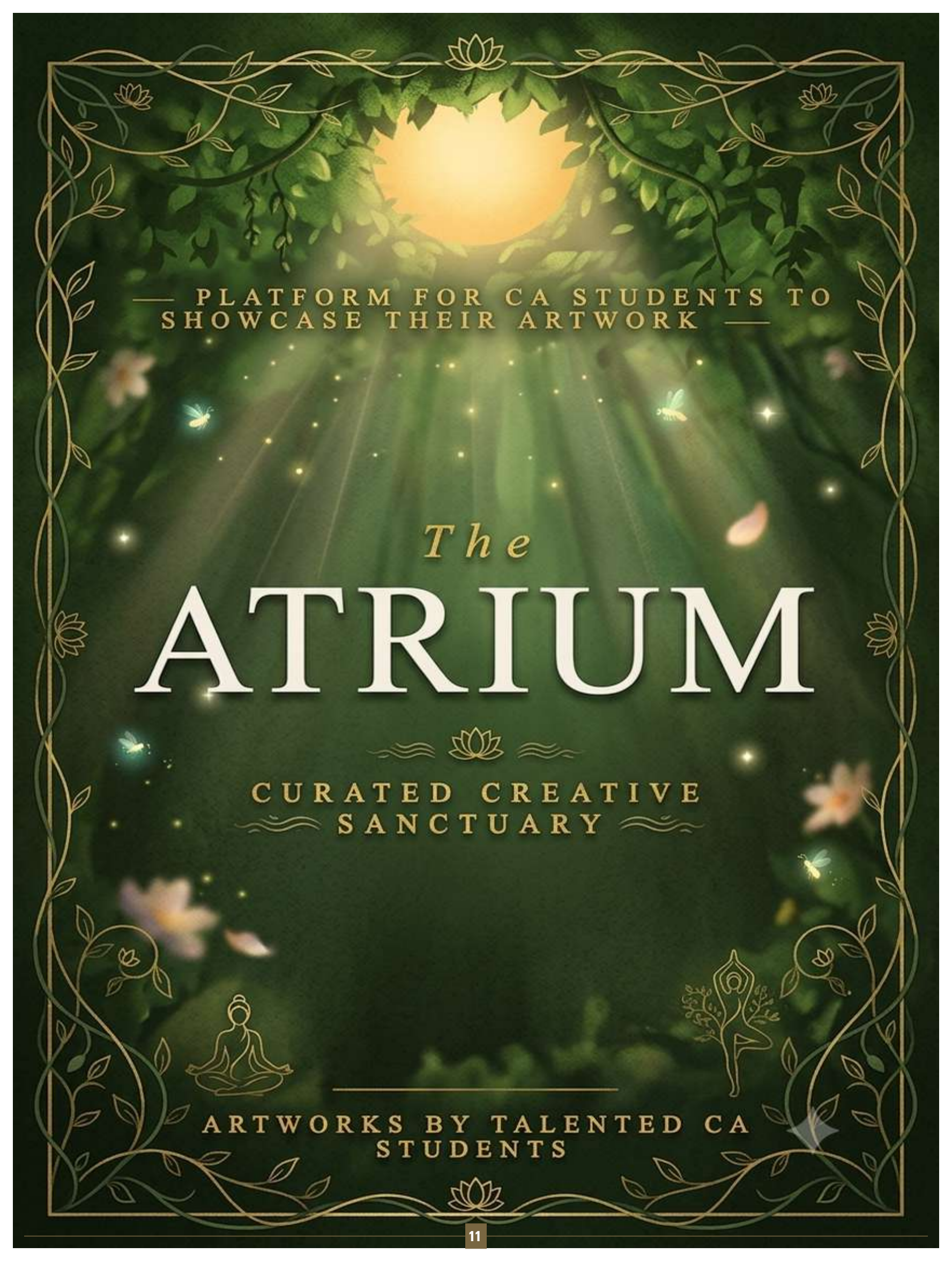
*You have an essence of words,  
your presence is an art.  
For you belongs, hence the poetry.*

*Let yourself shine excessively,  
The personable within you will be exquisite,  
Illuminate the world with your radiant visage.  
Let your brilliance unfold through every word you share, and*

*Find joy in the midst of conversations.  
The sun, forlorn, reclaims its light,  
My bright wishes as dawn awakens the silent sky.  
May your brightest aspirations rise the same,  
Creating a reason to be on the rooftop's height.*

*For the horizon was never meant to be admired alone,  
But pursued by those who dare to transcend.  
Let purpose become the compass of your journey,  
And let every aspiration find its triumphant end.*





— PLATFORM FOR CA STUDENTS TO  
SHOWCASE THEIR ARTWORK —

*The*  
**ATRIUM**

CURATED CREATIVE  
SANCTUARY



ARTWORKS BY TALENTED CA  
STUDENTS

VIYYAPU JAGADEESH  
CRO 0749302



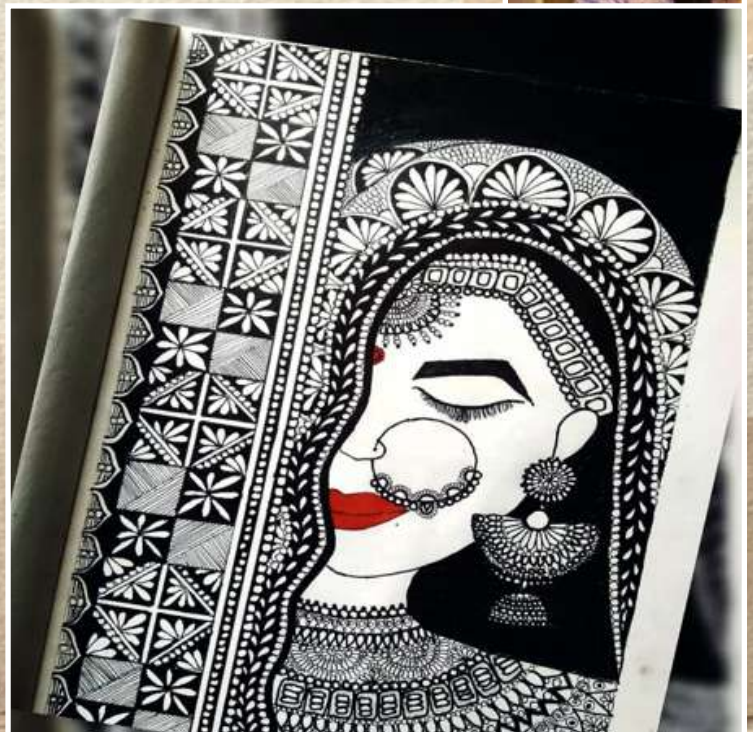
STUTI JAIN  
CRO 0767601



DEVANSHU HANDE  
CRO 0699226



VAIDEHI SONI  
CRO 0713997



# Glimpse OF THE MONTH

## INTERNATIONAL YOGA DAY



## PLANTATION DRIVE BY CICASA INDORE



Movie Screening: "Governor" (2026)  
CICASA Indore presents Movie Screening as  
a part of CA Week Celebration 2026

# EDITORIAL *Board*



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KHEMCHANDANI**



**ANJALI  
JADHAV**



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