



The Institute of Chartered Accountants of India
(Set up by an Act of Parliament)

PUNE BRANCH OF WICASA OF ICAI

NEWSLETTER

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DECEMBER 2025

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CHAIRPERSON'S COMMUNIQUE

CA. Pradnya Bamb
Chairperson
Pune Branch of WICASA of ICAI



Dear Esteemed Members,
Warm greetings from WICASA!

As we reflect upon the month of November, I am pleased to share the key initiatives and milestones that marked this month as a period of learning, collaboration, and collective achievement for our student fraternity.

During the month, AURA – AI-based batches for students were conducted with the objective of introducing technology-enabled learning and supporting students in their academic preparation. Sessions like Art of articleship helped freshly passed IPCC students in figuring out their next step in their CA Journey

A major highlight of November was the Student National Conference – “AGRIYA”, which witnessed an overwhelming participation of over 2,200 students from across India. The conference emerged as a grand success and served as a powerful platform for interaction, learning, and inspiration. The event featured exceptional speaker sessions and insightful technical sessions, offering valuable perspectives, practical knowledge, and motivation to students at various stages of their CA journey.

The successful execution of a conference of this scale would not have been possible without the unwavering dedication of our volunteers, whose commitment, coordination, and teamwork played a crucial role in ensuring the smooth conduct of the event. This once again reinforces the belief that every individual contributes to the strength of an organization, and collective effort is the true foundation of success.

I would like to place on record my sincere appreciation for the WICASA Managing Committee Members (MCM) and the Pune Branch Committee Members, whose guidance, leadership, and continuous support were instrumental in the successful planning and execution of the programmes conducted during the month.

Looking ahead to December, WICASA has planned a series of GST-focused programmes, aimed at strengthening conceptual clarity and practical understanding of GST for students. I encourage all members to actively participate in these upcoming initiatives and make the most of the learning opportunities being created.

Let us continue to move forward with enthusiasm, unity, and a shared commitment towards excellence.

Warm regards,
CA Pradnya Bamb
Chairperson – WICASA

TREASURER'S COMMUNIQUE

Vedant Vedua
Treasurer
Pune Branch of WICASA of ICAI



Dear friends,

When we began our journey with WICASA Pune, it started with a simple thought – to support and stand by students whenever they needed guidance, encouragement, or a helping hand. Over the past few months, this journey has been filled with energy, enthusiasm, learning, and joy. Together, we have created memories, shared laughter, and worked as a united student community.

During our tenure, we successfully organized a wide range of initiatives – from National Talent Search programs and sports events to cleanliness drives and student engagement activities. One of the proudest milestones for our team was witnessing the highest number of student participants at our CA Students' National Conference Agriya, 2025 which turned out to be one of the grand successes of the year. The overwhelming response reflects the passion, spirit, and commitment of our students.

As we move forward, we promise to continue introducing meaningful student initiatives and development programs that will help every learner grow – not only academically and professionally, but also as individuals capable of balancing education, articleship, and personal growth. Our mission remains to empower students, create opportunities, and build a stronger and more connected CA student community.

Thank you for your continued trust, support, and active participation. Together, we will keep working towards excellence and growth.

With gratitude,
Vedant Ranjit Vedua
Treasurer, WICASA Pune Branch

FROM TOPPER TO FAILURE AND SUCCESS

Many people asked me why I chose CA when they learned that I want to be a model. You know what, CA and Modelling are the same kind of thing. In both careers, we face failure, rejection, disappointments, and sleepless nights, but we still never give up. I did not even know till my 10th boards what CA does. Is there any course called CA? One of my friends told me to do CA as I have a keen interest in accounts and finance. Another reason why I chose CA is that we continuously learn something new in this course, whether about GST amendments, new income tax rules, or the market, and I love studying.

During my school days, I was a topper; I never failed in my school life, but then CA came into my life. I faced my first failure (CA Foundation 1st attempt failed) in December 2021 attempt. I still remember the moment when I saw my failure in my results. I was looking at my mom's face with an awkward smile (saying in my mind: dude, tu sach mein fail ho gyi h kya ya website error hai). But that time I didn't feel regret because I knew I didn't give 100% effort. I took CA lightly, and it took me lightly too. So, now it's turn for the 2nd attempt (May 2022). I had nose surgery on 19th Feb 2022, complete bed rest for 1 month. Mom told me to give up on CA, that time, I was like How can you even say that to me. I watched the full video of the surgery before going into that (Taaki mujhe darr na lage). Gave my 110% because I don't want to hear from anyone to give up on CA. And yes, it's a pass.

CA Intermediate (Aage kuwa pichhe khai wali situation), decided to shift to Pune for CA Intermediate. Group 1 batch started on 23rd August 2022, and I came to Pune on 4th November 2022. Now, can you imagine I was 73 days late (exam ke ak din pehle mai mera syllabus hi poora kr rhi thi). Whatever I had prepared for the exam, I forgot everything in seconds. At that time, I was shivering. Came outside the exam hall and whispered to my friend, I failed. We all know about ourselves whether we're going to pass or fail. Joined offline classes for Group 2, made memories, enjoyed a lot, but one thing I love about myself is that I never compromise with my studies (enjoyment apni jgh and padhai apni jgh). Gave both group exams in November 2023 because the syllabus had changed. Waking up at 4:00 A.M., you might laugh, but that time, instead of listening to music, I listened to lectures all the time, even while eating to sleeping. Result came, excepting at least the 1st Group to be passed, but got only an exception in law. Ab kya frustration ki bhi hdd hoti hai, decided to give 3rd attempt, pass hui to badhiya nhi to CA chhod dungii. Started with chilling mode, waking up at 9:00 A.M., studied the whole day without stress with a proper meal and sleep. Pr kehte hai na life kabhi stable nahi rehti, just 2 days to my exams and I got a call having family issues, so if you have any younger brother or sister, you must be stressed for them, same goes for me. I blocked each one from whom I got a call regarding this issue, except my younger brother. I took my exam with a positive attitude and decided to see my result in Dagduseth Temple.

I was sick on result day, same shivering, website not working, heartbeat racing, then one of my friends called me and said Hey Khushi, you're successful in both the groups. Now you all can relate to me, how was I feeling after hearing that?

From topper to failure, from CA Foundation to Articleship journey, everything is memorable for me. With articleship, I started my CA Final studies, my modeling career, and yes, I made it. And guess what, I got featured on Flipkart as a model for the Kiyoo Clothing Brand. We all have different levels of struggles, and not all the struggles give positive results, but it doesn't mean we should give up on what we love kyunki jo hota hai ache ke liye...

Your happiness, your sadness, your career, everything is in your hands.



Khushi Gupta
CRO0173452

“TURNING FAILURE INTO FUEL” – MY CA INTER STORY

4th March 2025—a date I will never forget. It was the day the results for the CA Inter January 2025 exams were announced. It was my first attempt, and I was filled with hope and confidence. Until then, I had never encountered academic failure. I believed this would be no different.

But when I checked my result, the word **“UNSUCCESSFUL”** appeared on the screen. I had cleared all subjects, yet missed the aggregate. The shock, the disappointment, and the weight of expectations hit me hard. That day, I cried. I isolated myself. I felt like I had let everyone down—my parents, my teachers, my friends, and most of all, myself. But over time, that moment of failure turned into a turning point in my life. Here’s what I learned:

After the results, I opened LinkedIn and saw posts from students who had both cleared and failed. I realized I wasn’t alone. So many students experience setbacks, yet rise again stronger. Seeing their journeys gave me hope that I too would one day post my success story.

One powerful lesson I’ve learned is that every chance in life is a second-last chance. Failing doesn’t mean it’s the end—it means something was missing. For me, it was mock tests. I had underestimated their importance. But in my May 2025 attempt, I took them seriously. They helped me manage my time, improve my presentation, and stay emotionally strong during the actual exams. And I did. I cleared in May 2025 and became a CA Finalist. That day, I felt stronger than ever—not because I succeeded, but because I overcame.

Once you clear CA Inter or qualify as a Chartered Accountant, nobody asks how many attempts it took. What matters is that you kept going. The CA journey is challenging, but if you give it your all—**discipline, consistency, and hard work**—you will reach the finish line.

To my fellow students: If you’re facing failure, know this—it is not the opposite of success, it’s a part of it. Don’t be ashamed of your setbacks. Learn from them. Grow from them. And most importantly, don’t give up.

“Your success is coming. Believe in yourself”.



Aastha Padgelwar
WRO0827693

FROM FAILURE TO FOUNDATION: WHAT MY CA ATTEMPT TAUGHT ME

"You failed CA Foundation? If you can't even clear Foundation in your first attempt, how will you ever clear CA Final? It's 10 times harder!" Sounds familiar? Whether someone said it to your face or your own thoughts whispered it to you at 2 AM — this one line is enough to make you doubt everything: your abilities, your choice, your future.

I did exactly that — doubted everything.

And guess what? I failed again.

I cried a lot. It felt like a loop

I had started believing everyone was right.

"Maybe CA really isn't for me."

So, I made a decision.

I quit. I left CA. Completely.

Then one evening, my father sat beside me and said something simple:

"Give it one last try."

I didn't want to. I was done. But something in his voice—quiet, calm, full of belief—made me pause.

I said, "Fine. This is the last time. If I clear, I'll continue. If I fail, I'll leave CA forever and go for MBA after B.Com."

And in the very next attempt... I cleared my exam.

But how? What changed this time?

My approach.

The way I studied. The way I thought. The way I handled failure.

I won't just tell you what worked.

I'll also tell you what I did wrong.

So you can learn from my mistakes and avoid repeating them.

Because sometimes, it's not just about what to do — it's about what not to do.

1. Accept the result & own your mistakes

Stop blaming the paper, the ICAI, or your luck. Until you accept the result and identify what went wrong, nothing will change. I had to sit down and reflect: What exactly did I not do right?

2. Reading questions, not solving them

I was collecting questions from Telegram, saving them in folders, but not solving ICAI Study Material properly. I used to just read questions or solve them on the calculator instead of writing the steps by hand. This gave me false confidence. Don't make that mistake. Solve with pen and paper.

3. Planning but not executing

I was a planner queen: beautiful timetables, color-coded notes. But when it came to action, my mind would say, "Kal karte hai na." Discipline is not about planning. It's about execution. Make a simple and effective plan — and execute it.

4. Watching 2x lectures mindlessly

This was one of the worst things I did. I watched lectures at double speed, just to finish them. My brain wasn't absorbing anything, but I got the satisfaction of 'completing' lectures. Learn with the intent to understand, not just to finish.

5. Repeating the same mistakes

If you don't reflect on what went wrong, you'll keep repeating the same cycle. I did. And I stayed stuck. You need to pause, note your mistakes, and change your strategy. Otherwise, welcome to the loop of multiple attempts.

6. Avoiding tests

I kept delaying tests saying, 'I'm not ready yet,' or 'I'll score low and my friends will laugh.' But tests expose your weaknesses early. The more you practice, the better your speed and accuracy get. If you don't know how to approach a question, ask a friend who scores well. Don't hide from tests.

7. Mindless scrolling

My brain was already overloaded. Yet I started and ended my day with Instagram and reels. The result? I felt tired, anxious, and distracted all day. It's hard, but avoid scrolling when you wake up and before you sleep. Try a dopamine detox. Let your brain get bored for a while. It helps.

8. Lack of consistency

This was my biggest downfall. I would study well for a few days and then take breaks that lasted weeks. There is no topper who hasn't spoken about consistency. You don't need to be perfect. You just need to be regular.

9. Depending only on Motivation

Motivation is a wave. It comes and goes. I used to wait for that 'kick' to start studying. It never lasted. Discipline is what saved me. Build study habits. Make a routine. Rely on systems, not mood swings.

10. Attending lectures without intention

I went to class just to be with my friends. I didn't review the previous class, didn't do homework. Now I know: go to class with the intent to learn. Not for attendance, not for vibes. And yes, complete your homework!

Final Message:

I know you feel horrible. You want to hide, honestly, you can distance yourself from negativity. But don't completely disappear. Locking yourself in a room isn't the solution. Don't bottle everything inside — it will eat you up.

Have one person — a friend, parent, sibling — someone with whom you can share your thoughts. Being alone with your fears and self-doubt isn't bravery, it's slow self-destruction. Believe in yourself.

And when you manifest success, remember:

Manifesting isn't magic. It's belief plus action.

This time, do it differently.

You're not starting from scratch. You're starting from experience.

That already puts you ahead



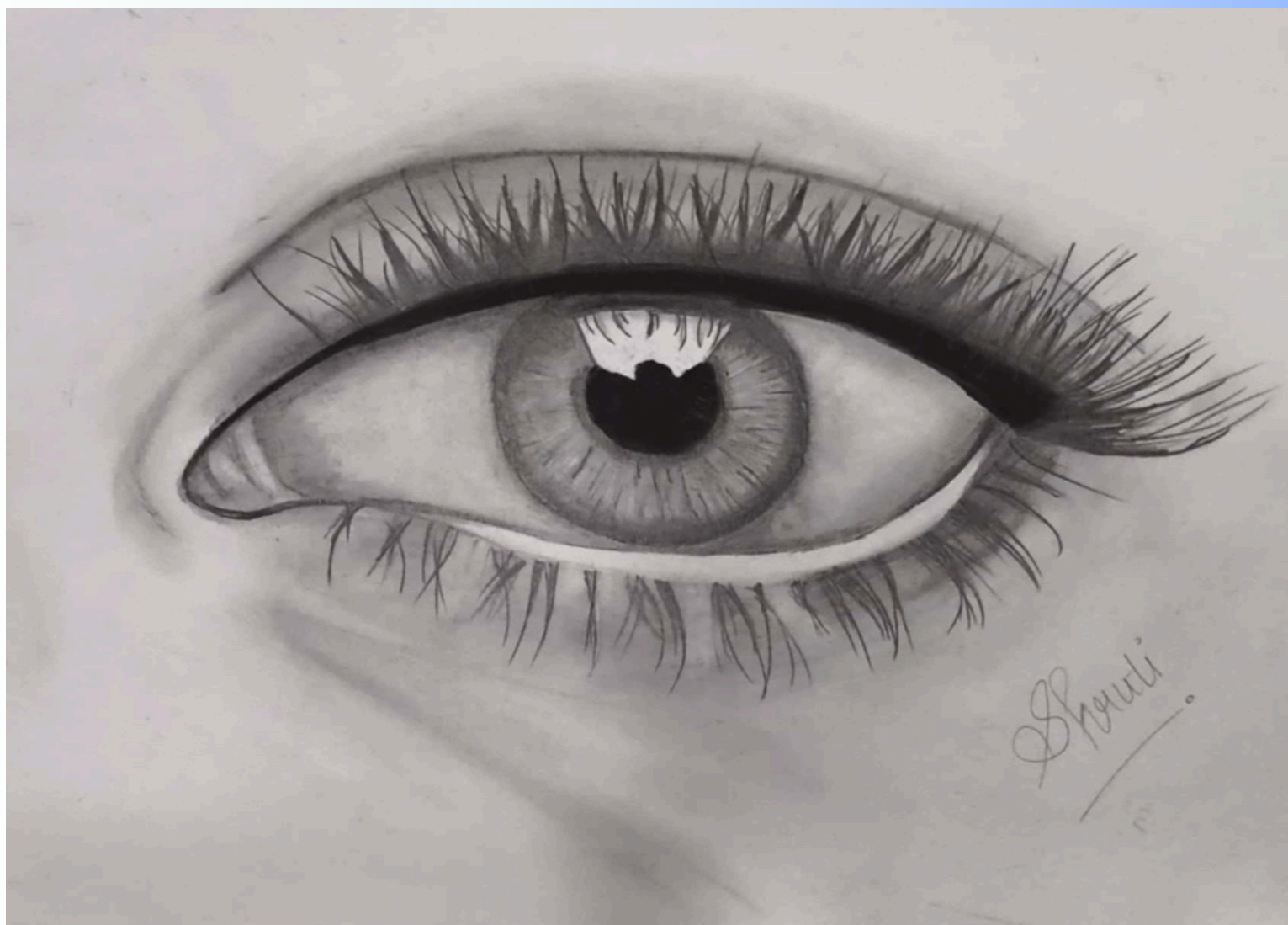
ANJALI MORE

PLATFORM FOR CA STUDENTS TO SHOWCASE THEIR ARTWORK

CREATIVE COMMERCE **CORNER**

SKETCHES. POETRY. PAINTINGS.

ART WORK



Shruti Taware

WRO0749806

NATIONAL CONFERENCE



Agriya: Leading Minds and Shaping Futures marked a significant milestone as a CA Students' National Conference, bringing together bright and aspiring minds from across the country. The conference served as a vibrant platform for knowledge-sharing, professional learning, and meaningful networking. Esteemed speakers from the profession inspired students with their insights on emerging trends, career growth, and leadership. Thought-provoking sessions and interactive discussions kept the audience engaged throughout the event. Agriya successfully bridged the gap between academic learning and practical exposure. The enthusiasm and participation of CA students made the conference truly impactful. Overall, Agriya stood as a celebration of learning, vision, and the future of the CA fraternity.



GST KI PATHSHALA

"GST ki Pathshala" for CA students - Day 1

Who Needs GST Registration?

- Businesses with aggregate turnover above prescribed threshold
- Inter-state suppliers and e-commerce operators
- Casual taxable persons and non-resident taxable persons
- Persons liable to pay tax under reverse charge
- Input service distributors (ISD)

CA Nehal Shah - Speaker

"GST ki Pathshala" for CA students - Day 2

"GST KI PATHSHALA"

Levy, Supply & Time of Supply

Organised by: Western India Chartered Accountants Students Association (WIRC), Hosted by Pune Branch

Date: 30th November, 2025

Speaker: CA Sunil Raipurohit

Sunil Raipurohit

GST ki Pathshala was thoughtfully organised to simplify and strengthen students' understanding of Goods and Services Tax. The session focused on building strong conceptual clarity through practical explanations and real-life examples. Experienced speakers guided students through key GST provisions, compliance requirements, and common practical challenges. The interactive format encouraged active participation and doubt-solving. Students found the session highly relevant for both exams and professional practice. GST ki Pathshala proved to be an insightful learning experience, enhancing confidence in handling GST-related matters.

**"TALK TO YOURSELF ONCE IN A DAY,
OTHERWISE YOU MAY MISS MEETING
AN INTELLIGENT PERSON IN THIS
WORLD."**

- Swami Vivekananda

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